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ON THE YELLOW SEA

A short story by JOHN COLTON

What is the Use of "Red Tape"?

By JAMES H. COLLINS



SANDERSON was not cut out for a clerk. He had ambition and originality, and was always devising new ways to do office work. So he soon climbed into an assistant's job.

And it was there that he first saw the reason for routine methods. "Red tape" he had called it when the routine got in his way before promotion. Why was it necessary to make a requisition for a ten-cent box of pins? Why did everything passing through the office have a record form attached? Why must everybody sign tags to acknowledge having received an order, or put his initials on a memorandum? "Red tape" seemed to wind itself around every activity. He thought it pure foolishness—waste motion.

But one of the first jobs that Sanderson had as assistant was the mailing of an important circular letter to catch a certain train. He gathered an emergency force of girls, showed them how to fold the letters and put them in the addressed envelops, and inspired them so that they worked fast. They worked so fast that he left them—and when he came back half an hour later he found his letters all neatly sealed up in the wrong envelops!

"By Jupiter!" declared Sanderson. "Now I see what routine means. I tried to tell those girls what to do, and trusted to their intelligence to carry out my wishes. But I provided no safeguards to keep them from making mistakes, and no penalties. It was up to me to provide a routine system that they could not depart from. For the average run of human beings a routine system ought to be modeled somewhat on nature's, with a law of gravity, says so that, no matter who you are, if you violate the routine you get hurt! Routine is something that keeps people down below in line. Also, it enables the fellow bossing the job to show them exactly what he wants done, and give them a written record for their protection and a receipt for himself. Really, those girls did splendidly! It was my fault, leaving the wrong envelops where they could get hold of them and complicate the routine."

There are other workers who chafe at "red tape" and wonder why they are asked to ring time-clocks, make out job reports, and sign requisitions. It might make matters easier if they understood that about everybody in business is engaged in doing one of two kinds of work.

The first is a job of work that is being done for the first time. It may range from the writing of a personal letter to the invention of a machine. The man who has that job in hand is breaking new ground and making fresh methods, and he needs individuality.

The other kind of work is a job that must be done over and over again, every day, year in and year out, and because it is repeated so often has been standardized and made economical and fool-proof. The less originality used in carrying out its standard routine, the better, as a rule.

Ten or fifteen years ago a young fellow who had taken his first job as a contractor got his gang of half a dozen hands together on Saturday night and paid them off. It was his first pay-roll, and he had to ask Mike and Tony how many hours each had put in, and then figure the amount and count the money. It took him half an hour.

Last summer this same contractor paid off ten thousand men in less than an hour. The magnitude of the task can be appreciated when one remembers that it would take about two hours for that many men to march past four abreast in a procession without stopping. Routine did the job quickly and correctly—a routine method tracing right back to the necessity for having such details of the contractor's business handled as automatically as possible, by subordinates.

Routine work, naturally, makes up three fourths of all business activity, and employs the largest number of workers. To hold this army of privates in line, and secure production, it is necessary to have every step charted and checked, with nothing left to originality or initiative.

But, after routine has been reduced to absolute system, it begins to depart from the standard in two ways—otherwise it would have ceased to be human. And when it departs there is opportunity for the worker who has initiative.

In one direction routine tends toward real "red tape"—that is, useless motions and the careful following of charts and orders after they have ceased to be effective in getting the work done. And in the other direction routine is always open to improvement, simplification, speeding up.

If the ambitious, intelligent worker will keep the two main kinds of work in mind, and study routine for the purpose of transforming the original job into the repeat job, and head the latter back whenever it strays toward real "red tape," he may find that the latter, far from being uninteresting or limited, is full of surprising possibilities.

This is the Place Where—



IT was here in the Albany Academy, which still stands close to the State Capitol at Albany, New York, that Joseph Henry in 1831 strung a wire and sent the first signal that ever traveled over a telegraph line. How about Samuel Morse? That's what Samuel said; and he and Joseph Henry had a long squabble over who was first. But the International Encyclopedia passes the palm to Henry, saying: "It is safe to say that he is to be regarded as the originator of the principle." However, it was Morse who set the principle to work spilling words across space.



"A Sacrifice of Thanksgiving"

A YEAR ago we were giving thanks that we had been kept out of the war, and praying that we might continue to be kept out.

And the war has reached across the ocean and engulfed us. Not a family but feels its pressure and its pain already, and will feel it more.

Shall we say, then, that those prayers were useless?

Is it impossible to find in days like these anything for which this nation should be thankful?

In ancient times they had a suggestive phrase. They spoke of offering a "sacrifice of thanksgiving."

Sacrifice first, and then thanksgiving: joy, *preceded* by and founded on self-denial.

I see, as I look around me, signs that this nation is learning the meaning of that great word, Sacrifice—signs that must inspire in any man who really loves his country a very deep and reverent gratitude on this particular Thanksgiving Day.

I went out a few days ago to one of the big cantonments, and spent some hours in talking with the men.

They were just light-hearted boys, to all outward appearances. But underneath there was another note.

"I'd hate to have had all this happen in my life-time and not had a part in it," said one of them. "It's the first time I ever had anything *big* appeal to me so much that I wanted to give up everything for it. I believe there must be something in that stuff about its being better to give than to receive. Anyway, I know I'm happy—happy all the way through."

In Washington I met a rich man who has abandoned his business and is working for the government at a salary of $1 a year. He is one of hundreds who are doing the same thing.

The stock market may go up or down: he does not know it. The other concerns in his line of business are making money; and his concern is simply marking time: and he does not care.

Just one thing in the world matters to him—to help this country do its part in the war so efficiently that there may never be another war.

"It's costing me a barrel of money to be down here," he laughed, "and I'm getting more fun out of losing it than I ever had making it. A whole new world has opened up for thousands of men of my class—a new reason for being alive. We'll be different fellows when this thing is through."

I met a mother who has given two boys, and who is giving every moment of her days to war relief work.

"Isn't it wonderful," she cried, her face beaming, "to think that, if we do our part well now, mothers may never have to go through this again?"

Sacrifice—sacrifice—everywhere. And bringing with it such a sense of joy, such an inward peace, as no work of selfish pleasure or advantage ever brought.

Can any one see the sweep of that spirit through the land and not feel cause for thanksgiving, even under the heavy cloud of days like these?

Across the pathway of every activity of our ordinary lives War writes its flaming question-mark.

In tones that can not be drowned, it cries:

"Millions of men across the water are giving their lives in the service of an ideal. For what are *you* giving *your* life?"

"Men are dying gladly abroad," it cries—"dying in their twenties and thirties to make this world a better place in which to live. What are *you* doing to make it better?"

There was need enough for such questions.

We have lived for many years in the atmosphere of "Do and Get." We were immersed in that atmosphere a year ago, when we prayed that we might be spared the bitterness of war, which would interfere with our doing and our getting.

To-day that atmosphere is clearing. We are learning—some of us at least—that he who seeks to save his life by thinking only of himself finds in the end that what he has saved is not worth saving. That he truly *finds his life* who first *loses it in the service of a great ideal.*

Are you among the number of those who are beginning to learn that truth? If you are, then for you this should be a perfectly wonderful Thanksgiving Day.

Bruce Barton, Editor.

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"'She likes it better here than in the ports,' said this monstrous Michaeljohn. 'I asked?' said I.

'Why shouldn't she?' he spluttered. 'Don't she live like a queen here? Ain't I good to her?'"

ON THE YELLOW SEA

By JOHN COLTON

Illustrations by Jack Flanagan

IT is my boast that in all this pig of a suburb there is no laundry so quick, so reliable, so gentle to fine linen, as this of mine. It is better to be a good laundryman than a poor chancellor, and so have I often consoled myself when my melancholy thoughts have turned back to dwell upon the stations that I lost by reason of the yellow-haired woman of the *Hester Blount*.

I knew her the moment she entered my shop this day.

There was no mistaking her—as yellow of hair but heavier of hip since I saw her last (1905 was the year)—as yellow of hair, yes, and nonchalant too, as of yore, with the same swinging gait, the same insolent speech, the same insolent inflection of utterance, a shade less alert as to motion and gesture, perhaps, but indubitably she.

I closed my *kon-jho* book of my accounts and tallies, keeping my longest nail at the place of my addition, and regarded her intently. The same, yet not the same. Gone was the broadness that had been the woman's of the *Hester Blount*. Gone, too, that wildness of the eye, that contempt of mouth, that disdain of nostril. This woman who stood before my counter was content in life, or the figures I had just written in my *kon-jho* book were lies. Middle-aged almost, and amiable, she smiled upon my Number Two Boy as she took the laundry slip from him.

"When can have?" she asked.

This is Wednesday.

"Satta-day," said he.

She placed the wash ticket in the black bag at her wrist (as yet she had not seen me).

"*Bat-ung mung tai ten-ya on sha*—" she responded humorously.

At this Number Two, who is from Fau Sing (Fau Singese are demonstrative by nature, given to wonder, laughter, and babbling), jumped back, squeaking in surprise.

"How came you by the tongue of the waterside?" he demanded excitedly. "For you are an American woman without doubt; yet the very rise of your voice is the inflection of our parts."

"Belike," answered the woman, laughing, and her words snarled out in the rude dialect of the China coast (she might have been a coolie wife), "I have lived there, and thus possessed myself of your waterside talk. I have forgotten much of it, because it is long since I have used it; but after I have exercised it a little it comes tripping on my tongue—thus—*banda nong kawan-chong!*"

Number Two sucked in his breath. "In truth—" he began, then stopped; for he had seen the eyes of the yellow-haired woman. They were distended with incredulity—or was it fear?

They looked into my eyes, and over my *kon-jho* book I looked into hers. How long we stared thus at each other I do not know. It is significant of the woman's "brass" that none were the first to drop.

"You have talked enough," I addressed Number Two; "your irons will be cold."

I heard him slip-slop into the back of the shop, and the hiss of the iron as he spat upon it. The yellow-haired woman drew a long breath.

"So," she said, "it is you, Mow Foo?"

"Even so," I bowed.

"A laundryman!"

"Even so."

"Heaven above!" she ejaculated piously.

I made no response. She stood by my counter, a pensive finger at her lips.

PRESENTLY she spoke with hesitation:

"I—we—live over there—up the street just yonder—about half a mile or so—a little white house with a green fence—the house with the pretty garden."

I nodded, having no words.

"Such a pre ty garden," she went on; "and the house is so nice inside."

"That must indeed be agreeable for you."

"Do you hate me—do you hate us?"

"I have no emotions on the subject."

"No," she meditated, "I suppose you wouldn't have; but I thought you might."

"Still," said I, "had it not been for you I would not be as you now behold me. So it is not to be supposed I entirely cherish your memory. My good uncle," I continued, "did not send me to Oxford in order that I might, in these my declining years, operate a washing shop in hither San Francisco. That was not the intention of the great Mandarin Koo."

I paused. It was her turn to have no words.

"Though I can not say," I went on, "that I am less happy as the entrepreneur of a linen lavatory than when I walked on terms of equality with envoys, senators, chamberlains, ambassadors, and kings, this is no sign that I consider my fortunes bettered through your machinations. I recall that your presence has always annoyed me. I am an old man now. Excitement is bad for me. Let us conclude these reminiscences."

I looked again into my *kon-jho* book.

"My God—what a line of talk!" said she.

She went out, drawing the door gingerly behind her; but it was apparent by the indecision of the knob (I watched it from my *kon-jho* book) that she had not yet departed. She reëntered.

"I wonder whether you would like to come up some night and look-see us," she murmured cordially, adding, "I wish you would."

Her "brass" was past belief.

"Madam," I said, "considering the nature of our last meeting, and our parting—it was on the Yellow Sea, you will recall, half way between Tsin Sein and Shanghai, on the *Hester Blount*—and may her timbers rot at the bottom of the ocean—your intrusion, in my opinion, is most alarmingly brazen, and your invitation most extraordinarily full of face!"

"Well, well," she palliated, laughing a little (to cover her confusion, I trust), "life's pretty short, and I never was one to hold a grudge—but if you hold 'em, I suppose you do."

"'Grudges,'" said I (I hope with dignity), "is an absurd term to employ—you should choose your words with more attention to their connotation."

"Does it interest you to know that we are married now?" she asked over her shoulder, going out.

"I am interested only in your linen," I replied tartly.

That settled her. She banged the door.

TWELVE years ago, come Kwan Chu's night, she had visited upon me the overwhelming indignity of defeat, this yellow-haired woman who banged the door.

She was a Shanghai pavement girl then and I was the great Mow Foo—Mow Foo, friend of her Sacred Majesty, Tzu Hsi, Empress Dowager; Mow Foo, of all midnight ambassadors most wily, most crafty, most shrewd, and most wise. Men called me "the Fox" in those days. Ha! A fox foiled by a hen, destroyed with a simplicity, a completeness of defeat, that robbed defeat of even the possibilities of revenge.

It was on the Yellow Sea that this happened, aboard that ill-omened, fly-by-night hack of the China coast, Jock Michaeljohn's boat, the *Hester Blount*, as she lay with her engines stopped, off shore, midway between Tsin Sein and Shanghai.

But if you would know why I, Mow Foo, who dwelt with kings, came thus to be a laundryman in these hinterlands, brace legs on patience, and bear with me a little while, accompanying my memory as it travels back these twelve years past.

That was a bad year, that year 1905. Accumulated intrigue and pestilence had ushered in the last days of the fighting of the war of the Russians and the Japanese. Backward and forward across the brown plains of Manchuria they pressed one the other, with always the lean finger of Tzu Hsi, the Dowager, on the pulse of the ebb and flow. There was talk of this and that for China constantly, and much of it not good talk.

So various, indeed, were the vexations of our august Empress that her justly famed diplomacy and skill in subtle mendacity became stretched to the extent of their capabilities. Against the constant importuning for the signing of treaties not to her liking, her ability to delay troublous issues was unavailing. At last her body forsook food, her appetite lost its savor for tea, her soul cried to its an-



WE take a special satisfaction in presenting Mr. Colton to you as a writer of fiction. Without knowing it, you have read a good deal of Mr. Colton's work, for he has been a member of the staff of this magazine. This is his first story. He is likely to read what we say about him, and we don't want to spoil him. But, confidentially, we think he is a comer.



"Bidden to her counsel chamber, I found her shrunken and shrill upon her pillows. 'They harry and press me, Mow Foo, these Russian wolves, these neighbor weasels who fight one another on our territory.'"

crstorn. Bidden to her counsel chamber, I found her shrunken and shrill upon her pillows.

"They harry and press me, Mow Foo, these Russian wolves, these neighbor weasels who fight one another on our territory. But they shall never have what they seek from me. I swear it, I, Tzu Hsi, Western and Eastern Empress, I who was born Yehonala, who was Celestial Concubine and am now Imperial Dowager—I swear it."

She vomited, as was her custom, and continued:

"Look you, Mow Foo. To-day the Russian pig squats on his haunches, and will not go until I accede an inter-port privilege which I find detestable to our statecraft. In another chamber the Japanese envoy twirls his mustaches, as he learned to do in Paris, seeking a similar thing. I shall give audience to both, and accede to both demands. Then, lo, as they await the final signatures—there shall be no seal!"

"There shall be no seal, great mistress!"

The room echoed with her ancient mirth.

"Ay, no seal, Mow Foo, my Fox. Can there be a treaty when there is no seal to make it?"

"Your plan, Mother of Heaven!"

Her eyes became as two ink-tipped darts.

"That the eunuch who guards the seal-room shall be found this two days hence, his throat cut ear to ear. That the strong box be found broken. That the seal be missing. That there shall be outcry and lamentation on my part, and a whipping of the palace guards for carelessness. I shall make so much *bobbery* that I shall not be suspected in this business. In two months' time the seal can conveniently be found, and some one publicly executed as the thief. Meanwhile, you must look to it and keep it. Indubitably our enemies will offer rewards for its recovery, each suspecting the other of its abstraction. When the time is full you, Mow Foo, shall have whichsoever reward is greatest."

"O infinitely generous and wise!"

"It will be well for you to leave Pekin before this thing happens, lest it be connected with you. Therefore you will make public departure for Tsin Sein to-day on a mission of my making. This hour three days hence, in the alley back of the Tavern of the Five Moons, my messenger will deliver to you the seal of heaven. After that, in the matter of its safe-keeping, your own wits must guide you." She brooded for a moment. "Rabbits, sweepers, dung-eaters, seeds from rotten melons—I shall forbid the transmigration of their souls, which shall remain in a state of suspended animation for all time, every one of them—but, until the happy event of such dissolution, we must by guile circumvent their nauseous practices in living."

"Thy servant is Mow Foo, Great Old Ancestor; and these things shall be done."

And, truly, by such strategy would much good have accrued to China; by it would the Great Old Ancestor have saved face; by it would much confusion have hampered our enemies, had it not been for an unimportant person—one concerned with our statecraft not at all—Miss Cassie Cook, the yellow-haired woman of the tramp boat *Hester Blount*.

I MADE for with myself that I had escaped detections as the *Hester Blount*, bound for Shanghai, slid into the bilge outside the break-water, leaving Tsin Sein and her harbor lights behind us. In the wadding of my great-coat was sewed the seal. In a little while I planned to place it elsewhere; and to this end there traveled with me the slave girl Chu Che La Lu. On the boat our connection was that of uncle and niece. I was an old Chinaman accompanying his brother's daughter to her wedding in Shanghai.

This Chu Che La Lu sat beside me on the lounge in the ship's saloon, and, my humor being high, I patted her hand and made genial address while cutting my cards for the game *fan tan yee*, which you call solitaire.

"Your name is Chu Che La Lu, I believe? No, do not answer me or you will distract my thoughts. Your age is twelve years, I am told; but it does not matter. If you do as I tell you, you will be rewarded and a good place found for you. If you do not, you will go back to the tea-house and the old woman who beats you."

All things being equal, I considered her worth my purchase price, this Chu Che La Lu, to wit: three bottles of lemon squash, one tin of Europe biscuit, one Europe lamp (second-hand), one Europe tool-kit, and half a yen in cash. Her wits were simple, they who sold her told me. This was so much the better. She was a hair-dresser by trade; and for this qualification I had selected her.

"Look you," I said to her, having made certain that we were alone, "the old hag who sold you made affidavit on the souls of all her forebears that you were a barber by trade. I had not time to test you, but I took pleasure in the fact that your hands were small and supple. I took additional pleasure in the fact that your hair was thick, well oiled, and indisputably long. For it is my wish that you take the thing which I am about to give you, and place it in your head-dress in such a manner that its outlines will not be discernible. It is a thing which I wish to hide. They may rifle my boxes and probe the padding of my jacket, but it is not probable that they will look for this in your hair. Go now to your cabin and do as I bid you."

ANOTHER day came; another night. I felt highly secure on the *Hester Blount*. The boat was old. Her routes were obscure. There were no passengers save myself and this Chu Che La Lu. Two of the cabins which opened into the saloon were ours; the other two were occupied respectively by the captain and Miss Cassie Cook. Who was I but a bland old tradesman? Who was Chu Che La Lu but my niece?

And this brings me to the subject of Miss Cassie Cook. (That was her very own name, or so she said. I have no reason to doubt it. Not that it matters. You Occidentals have no need for names, for they are all alike save in sound.)

Women, I may say, have entered my life but little. This Miss Cassie Cook I remarked merely as a pale, listless girl with diamonds in her ears, wearing at all times a coat of ragged silk, outrageously embroidered to catch the eye of the tourist—a bazaar coat, an idiotic garment. Yet its crimson gave what I may call a factitious touch of gayety to the greasy atmosphere of the *Hester Blount*.

We talked a little after dinner the first night out, I recall. She was not very animated or interesting. As for the conversation, it had been entirely insignificant, because naturally we had nothing to say to each other.

From the bibulous and constantly intoxicated Michaeljohn I learned presently a little of her luckless past, later corroborated by herself in terms of unconscious cynicism inherent in the truth of the ugly conditions of poverty and shame. She was an American girl. In Shanghai she had been known as "Queen o' Sheba." The administration changed, and Queen o' Sheba, despoiled of her properties, but hiding her diamonds (these girls always invest in diamonds), had sought refuge in a half-caste boarding-house by the river-front.

While "catching" a breath of air one night, she had encountered Jock Michaeljohn, and at his invitation (his last girl, a yellow widow from Makow, having died of cholera) had set up housekeeping on the *Hester Blount*.

"She likes it better here than in the ports," this monstrous Michaeljohn informed me.

"Indeed?" said I.

"Why shouldn't she?" he spluttered. "Don't she live like a queen here? Ain't I good to her?"

I did not know, so I said nothing. There is nothing more abominable than the custom prevalent among all Occidentals of putting a question to emphasize an assertion. Besides which, the fatuous fool bored me inexpressibly. He was sprawled across the table with one elbow on my solitaire lay-out. And he smelt of gin. I found him noxious.

He was a fat, bearded man, this Michaeljohn, of, I judged, plebeian British antecedents.

"Drink!" he urged me, pouring himself out a stiff two fingers.

I shuddered.

"Well, you would if you had tramped up and down this coast for thirty years like me. Came out as a cabin-boy of fifteen, and ain't never been back."

I murmured my interest.

"You talk dam' good English for a Chinker."

I thanked him.

"Damme," he continued, "it's as good as m' own."

Would he never go?

"Yes," he murmured, reverting to the subject of the woman, "I'm good to her, I am. A while back she was peeking and mooning around, and I gives her six hunder Mex and says: 'Your white face and slinky ways fair gives me the creeps. Take this while I'm layin' to, and go up country a bit and freshen yourself up.' Like's not, thinks I, I'll never see her again; but she came back."

"Oh, she came back!"

"She floats in at Tsin Sein the very night you came aboard.

"'Hello,' says I, 'I thought you'd flown.'

"'They didn't want me in heaven, Jock,' says she, 'so I flew back to you.'

"What do you think that girl did?"

Again I did not know, so I could not say.

"Traveled with all the swells, just like she was one of 'em. First class and chop-chop number one all along. See her in her shore clothes, you'd think she was Princess o' Wales, you would."

Then, very important and confidential, his thick paw at the side of his mouth: "I'm giving her the bounce soon."

"Indeed?"

"Too many airs. Too swank for me—gettin' ideas in her head. Won't stand for it."

A most unpleasant man.

THEY were always wrangling, those two. No, I will not say that. He wrangled, and she listened with an air of endurance, her head on one side, her eyes far away. There were times when she locked the door of her cabin, and he struck it and kicked it. And there were other times when she turned and spat back terse, crisp, onomatopoetic American sentences somewhat unintelligible to me, but which seemed to turn him into a gibbering madman. And again he stared at her with red eyes, talking to himself, while she looked as into a great distance and smiled at what she saw.

I desired exceedingly to reach the end of my journey. Sometimes, as I said, the woman and I talked—as, for instance, the second day out, when I came upon her reading a book called "Moths" and smoking a bazaar cigarette.

"You have just returned from a trip up country, the Captain tells me."

"Yes; I've just got back."

"There was fighting at Jan Zhi, was there not? Had you no trouble getting through?"



"Bad-Lands' pistol dropped, and his face became very white. 'You win,' were what he said."

"Quite a lot," said the woman. "I thought my time had come at the station before you get to Kunsalung."

"Native riots?"

"Yes—the Jan Zhis were all over the place, and they put us all the train. I went to a native inn in the city. They set it on fire that night, and some people were killed. From there I was six days getting to Tsin Sein—"

"How did you manage?"

Her eyes closed. "A man helped me."

"Were you not afraid?"

"Until I met him, yes. We got over the wall of the inn together. My luggage is still there. And I had bought such pretty new things for my trip up country—the first pretty things I have had in years."

She seemed to regret her frocks, for a moment.

"But then, I suppose I should be thankful I got away with my life. They meant business, those Jan Zhis; there is no doubt of that. This man I spoke of knew an old caravan road, and we took it, traveling mostly in an ox-cart. One day we spent hiding in an old rice house by the river.

"We walked most of the night, and got to See Kai in the morning. Some beggar women attacked us the next night while we were hiding in a cave. It was their cave—and how the place smelt! They caught a white nurse out of Tung Kow, and let her down alive into a vat of quicklime. We were standing behind a bulwark of food boxes and saw them do it. The man I was with wanted to shoot them, but did not because I was with him. If they had found me, they would have let me down too. Oh, I should not be here now if it was not for that man."

"This man you speak of—he was a Russian?"

The woman closed her book with a snap.

"No; he was an American like myself. It was good to see a real American again."

"Well," I said, "it was quite an adventure, wasn't it?"

But she had not heard me. She was looking out to the sea, and there was something in the gray stare of her eyes that made me think of sea-birds in the cold murkiness of high altitudes.

KWAN CHO'S day—the day of the god of Luck—found my staff depressed. The day was brackish and turgid, and sea smells hung heavily in the air.

The slave girl, Chu Che La Lu, cross-legged on the lounge, made propitiation to Kwan Cho, after the manner prescribed by the manual of Makh—discredited by thinkers, but held safe by others. She held in her lap a bazaar doll, dressed to resemble Loy Gong, god of Destiny, a severe god, one inimical to indigenous Kwan Cho, and upon she spat upon it and upon she pinched it with her fingers, meanwhile intoning the curse prescribed for the ceremony.

To me, who am by intelligence agnostic, though outwardly Confucian conformist, this performance was not without humor. For I knew that on Loy Gong day she would similarly offer insult to Kwan Cho, thus assuring armistice for herself on both these dangerous occasions.

Hour after hour we sat thus: I with my cards before me, but with no zest in the game; Chu Che La Lu with the dull Loy Gong drooping in her hands. At four o'clock, as I began to regard my lay-out, it came to my realization that the engines of the *Hester Blount* had stopped.

"This is very strange," I made talk to Chu Che La Lu. "I cannot understand it."

"Shanka (destiny) is a lot; luck alone matters to the lowest born," muttered Chu Che La Lu, who was half asleep. "Loy Gong is a fool; Kwan Cho alone is wise."

I strained my ears; and in the tense, odd silence of this momentary a new sound caught my hearing—the beating of festal drums and the tremulous wailing of the bewa flute.

Again I addressed this Chu Che La Lu.

"It would seem," I said, "that shore is very near, and that villagers make celebration with the waning of Kwan Cho's feast."

I rose and peered out of the port, hoping to discover by the placement of lights (I know this coast as the sea-gulls know it) what fisher town we lay by.

The next moment I was very close to fear. Fear, in all truth, is the least to be endured of all the malignant emotions. It is most dreadful, however, when your fear has no name. ("Death by slicing, the lingering death, the kee-chee of white ants," says Balu, "in preference to a nameless fear.") For, as I looked through the port, my eyes encountered the eyes of another. Less than the flutter of a lid were we eye to eye and nose to nose, myself and this thing that looked at me. Then the face resolved itself into the mark of the fog.

A deck-hand passing—a rope-twister on his way aft—the captain, perhaps, envying me the warmth within. These things I told myself.

"Are you Mow Foo, or are you a village great-aunt," I chided myself. "Are you the Fox, or are you the Rose Room eunuch?"

THE difficult whisper of Chu Che La Lu reached me suddenly:

"Some one looks at us through the port, master. Belike it is Goy Long. Shall I spit upon him?"

"Do not let your enemy know that you have seen him until you are ready to cope with him," we are told by Balu. Yet I did a foolish thing. I turned, following Chu Che La Lu's gaze, and once again the face which looked at me vanished in the fog.

Hitherto I had not supposed my mission to hold the possibility of failure. It was, indeed, a mission of no especial difficulty for such as Mow Foo the Fox. The seal had come to me from a rickshaw boy standing outside an obscure wine-shop in a back alley—a rickshaw boy whom even my keen eyes did not recognize as our Mother of Heaven's favorite messenger until his finger-nail had deftly scratched my wrist thrice, thereby giving the sign of the system that season.

The jangling of the bell for dinner, and the loud-mouthed arrival upon the heels of its clamor of Michaeljohn, the captain, and McFee, the mate, interrupted me.

"The worst fog in twenty years," announced Michaeljohn, attacking a platter of curry and rice, "and we're off our course a hundred miles. Shore's less than a mile away, and I daren't move an inch. We're stuck here all night, sure."

"Listen to the tomtoms," said McFee. "They've a festival on to some filthy god, I suppose—"

I excused myself, for I desired to discover whether there had been tampering in my cabin.

All there, however, was as it had been these three days past. I could find no trace of meddling. Within the betel box, within the lacquer box, within my great teak chest, with the silver hatches carved over with fantastic vitalizations of the dragon Fei, lay the empty seal case as I had placed it; as I closed the betel box, placing it inside the lacquer box, and drew down the hatches of my chest. If mischief there were, and it was afoot, I was not too late.

I REENTERED the saloon. The woman of the *Hester Blount*, late for dinner as usual, was coming down the companionway, looking as if she had seen a ghost. Michaeljohn, still at his curry, gave her a nasty eye. She returned it in kind. Presently there would be a scene, I knew. Ship fowl succeeded curry, both untasted by the woman. Abstracted and distracted she was at once, her eyes distended, her pallor piteous. Her thin elbow was pressed hard on the tines of her fork; her chin rested on her palm.

"Jock," she said presently, and her voice had a hollow ring, "did you take on any new hands at Tsin Sein?"

"What's it to you?"

"I want to know because I want to know. Does one always have to have a reason for everything?"

"You usually do, my sly one."

"Stop jawing. Did you or didn't you?"

"Well, Princess o' Wales, I didn't have time to ask your permission; but, seein' as how I was short a bos'un, I did, though I hopes in so doin' I did not offend no royal 'ighness."

"Ah-h!" The woman's exclamation was something of a groan.

"And what's more," continued Michaeljohn, as he leaned forward unsteadily and shook a dirty thumb under her nose, "don't ye be naggin' or spoilin' him, savvy me, because 'e's a dam' good seaman and I'm plannin' later to make him second mate. So 'ands off 'im."

"When did he come aboard?"

"About 'arf an hour before we left Tsin Sein, yer ladyship. 'E came aboard, 'e did, an' so it pleas ye."

She got up at these words, and stood swaying, speaking as if to herself.

"When I came down off the bridge just now I saw a face in the lantern-light—just for a moment I saw it. It reminded me of some one I—I—know. I'm dreaming; that's what's the matter with me. I'm dreaming—"

"Look 'ere," bawled Michaeljohn, his patience at an end. "Since ye came back to this boat, ye're so 'igh up in the air, common folks like me is pretty near strained to the breakin'-point keepin' up with ye. Now ye quitten it, I say, or I'll find ways to make ye."

"Oh!"

"Ain't I good to ye?"

"Yes, you're good to me."

"I should say I was."

There followed an enumeration of his beneficences; of his unbelievable long-suffering; of the unspeakable impudence of a girl like her "putting on swank." As her pallor increased, his crimson hirsute countenance doubled its color.

She waited until his recrimination had resolved into spasmodic splutterings, and then she faced him.

"Listen to me, old dear. I'm sick of the sound of your voice. I'm sick of the sight of your fishy eyes. Don't speak to me or look at me again until we get to Shanghai—for it's there I leave you flat."

"At Shanghai," screeched he, "I put ye off! At Shanghai, bag and baggage, off ye go—out o' my sight."

Choking, coughing, half foaming at the mouth, he lay back exhausted. Disdainfully she smiled and nibbled at her finger-nails.

"Ah, my friend," she whispered, "a few more bottles—and then one night one too many—and then—the little green snakes for yours."

With a low laugh, she closed her cabin door.



"'You are a very wicked woman! The gods will surely punish you. You have broken my nail and bit me to the bone.'"

"LET this," I said to Chu Che La Lu, "be a lesson to you, my good girl. However, there are more important things at hand. It has come over me, since we opportunely discovered Goy Long at the port-hole, that perhaps we are not as secure on this nauseous boat as we had hoped. I desire to find out who it is that menaces us. You will therefore listen carefully, and do as I bid you.

"We will now bid one another good night for the benefit of whosoever may be watching us from the port-hole. You will go over to your cabin and seem to enter it; but you will not do so. As I lower the light, you will make your way by creeping on your hands and knees to my cabin. I will have the door open for you. You will wait in there until you hear further from me. For my part, I shall rouse this drunken creature here, and make face with him for a little time upon the bridge. The cabin will thus be deserted, leaving whatsoever mischief there is a free hand for a small space of time."

So we went up to the bridge, Michaeljohn and I, groping our way across the slithery deck by the faint light from the companionway. Twice I steadied him, whilst he swore and muttered of she-devils and such. He was an abomination, that man, but I wanted no cool my brains. I wanted air. Air, did I say? It was like breathing pea soup.

Here and there the murk was pierced by a lantern—the fog particles dancing in the stream of light—as the watch rattled back and forth in oilskins. And insistently the drums on shore beat to Kwan Cho, muffled now and again by the plaintive boom of the *Hester Blount's* fog-horn.

Michaeljohn huddled over the barometer, clawing his ruddy beard; and I, suddenly chilled, crept close to the sluggard stove which heated this dismal lookout. So we sat for some moments.

Suddenly the light from the open companionway below went out as if some one had closed the egress to the deck.

"I am going back to the saloon," I told Michaeljohn. "I came up for air, not soup." And I started to descend. As I reached the door I had just seen closed, the fog-horn sounded fortunately, and I turned the handle.

And truly mischief was about, as I had felt it was. Crouched on the first step of the stairway, I made compression of myself and peered through the balustrade. A man in oilskins was hurriedly picking the lock of my cabin with a clasp-knife. Not was I the only silent spectator of his haste. The woman, Cassie Cook, concealed by her door, watched him. Presently she spoke.

"Well—it doesn't seem to work, does it?" she remarked in clear, sharp tones.

The knife dropped with a clatter; there was a rustle of oilskins as the man straightened from his task. He was a tall upstanding fellow, handsome in a lean, dare-devil way. I recalled him as the new hand Michaeljohn had taken on at Tsin Sein, whom the woman had asked about at dinner. That morning I had noted him at his tasks, and classified him easily—the American port-rounder. From Yokohama to Port Said you will find him, this adventurer, bravo, and drifter, trafficking in coolies or coal, shrewd at a game of cards and cool in a game of chance.

"Well," said the woman, "what do you want here?"

The American fumbled at his oilskins. "I am a sailor, miss—just came on the boat. Trying to find the captain—bad night, you know, miss."

His "cheek" had come back. He turned, smiling, as she came out into the saloon.

"Now we shall see," I chuckled to myself. But at that moment Cassie Cook gave a strange cry and covered her face with her hands.

As she did this the man cried out also, and I saw them both stand as if frozen.

He was the first to speak.

"Good God!" he said. "Miss Preston!"

Her hands dropped to her sides, but she did not lift her eyes.

"Good evening, Loo-tenant Jarvis," she said. And her voice was sucked and sapped and empty.

MY life has been such that I do not find even astonishing things too astonishing; but I recall muttering to myself, as I watched these two staring at each other: "This is very amazing indeed," adding with the naïveté of my Fau Singese No. 2, "It is quite obvious that they have met before."

The woman's tale of the American who had helped her through her recent difficulties up country came back to me.

"This is beyond all doubt he, then," I thought; "but wherefore their apparent bewilderment at seeing each other? He has followed her," I concluded, "and she is afraid." Also: "If this is the case, he is not after the seal." Then: "Yes—but, in all truth, why should he seem to be as surprised as she?"

Well, in the shadows of the companionway, screened by the balustrade, in all likelihood I would soon find out.

They stood looking at each other an interminable time, it seemed to me, before the woman broke silence.

"So it was you?" she whispered. "I saw your face in the lantern-light as I came off the bridge, but I thought I was dreaming." Then, very abruptly and fiercely: "You shouldn't have done it. It was a coward trick to follow me."

"But I didn't follow you—" He was piteous and perplexed. "Why, I thought you were half way to God's country by now."

They were taking the words from each other's mouth now, as if they were both in a great hurry.

"Miss Preston, I swear, when I came aboard, I had no idea you were a passenger."

"You promised—"

"I am telling you the truth—"

"Oh, God help me—"

"Please—"

"Do you think I didn't—"

"No—just let me think—"

Then they both stopped, and he walked up to her and took her hands. She let him—though she turned her head away.

"This is a funny sort of boat for you to be on," said he.

"Yes, isn't it?" Her laughter clinked like ice. "Me, the missionary's daughter, hung out on this muck-comber! That's good, isn't it? I could laugh my eyes out—"

HE was pressing her hands against his chest now.

"Miss Preston, I never expected to see you in all the world again. It knocks me all of a heap, finding you like this again. But if it's some more trouble you are in, Miss Preston, I am still your man."

"Don't call me that name here," she answered angrily. "Can't you see that that name belonged only to you—only to you? Can't you understand? Look at me! Do I look like the girl you carried over the fields that day after the fighting? Do I look like the timid little missionary girl who wouldn't ever have got to Tsin Sein if it hadn't been for a great big man like you? No, no—*do* I look it?"

"You do—just that and no more."

"Oh, Loo-tenant Jarvis, do you remember how beautiful the—the—sunset was over that awful field? The dead and the dying lay there, but it seemed to take all the pain out of everything, and left only us two—you and me—ugh!—what am I maundering about!"

"I remember everything."

I could see her shake. She was crying without tears and without noise,—the yellow-haired woman of the *Hester Blount*,—and I confess I pitied her.

"Will you go away now?" she pleaded.

He shook his head: "No, I am not going away. I'm going to stay right here. And you are going to tell me everything. And I am going to help you if I can."

Her back went rigid, as I could see.

"Here goes, then," she said, her breath catching after each word. "It comes a little late, in the manner of speaking. But I suppose you may as well know I am here because I belong here. This boat is my home—at least, it is the only place I can boast of where I have a right to lay my shoes."

He started toward her; but she moved back, putting out her arms as if to push him away.

"I lied to you," she said harshly, "first, because I was afraid and wanted you to help me. After that, on my own account—because I did not want you to know the truth. And you never questioned, Loo-tenant Jarvis. I must say, you were a gentleman—the finest I ever knew. You treated me like a lady. Well, I'm not the missionary's daughter. I'm not anybody's daughter in particular. I grew up in San Francisco—I didn't tell you that when you told me that you came from there, but I wanted to. 'When you pass through, give the place my best,' you shouted when we said good-by. Remember?"

"Yes; and you said, 'You took care of me like an angel.'"

"And you said, 'Taking care of angels isn't exactly in my line.' And no more it was then. Because the girl you helped through from up country to the coast was drunken Jock Michaeljohn's girl—and before that the hardest, toughest, worst woman in Shanghai. You've heard of Queen o' Sheba? Well, she's me!"

Huddled on my step, I admired this Cassie Cook as she swept away the lies she had told and stood a tawdry symbol of despair in her diamonds and tattered coat.

The man she called Loo-tenant Jarvis evinced none of the disgust or rage at this recital which I felt must be in accord with its import. From the expression of his countenance (I was watching him carefully), one might almost have assumed that he was rather pleased than otherwise. There was wonder in his face, and pity; but no displeasure, no horror. Indeed, his eyes were glowing with something strangely like relief, and his voice, when he started speaking, was very soft.

"Little girl," he said, "didn't it strike you as queer that I let you go so easily—without asking you if I might write or call if I ever got back to the States?"

Cassie Cook gave a bitter laugh. "I guess I wasn't anxious to be written to or called on."

"I never even told you I loved you," he went on yearningly. "God knows I do—though that is not what I am telling you now, at this particular moment. Any man that is a man has a right or tell that to a woman. But I hadn't the right. I hadn't been called a soldier and a gentleman for years until you did it. Well, if you're not Miss Preston, neither am I Loo-tenant Jarvis. I faked that when you first spoke to me."

"You—faked—that—when—I—first spoke to you?"

He nodded. They were both as serious as death, and it was her turn to look at him wonderingly.

"My name's McKinney," he said. "Along the coast here they call me Bad-Lands McKinney. I'm nobody. I'm what the Chinks call 'pat-shaw.' You know what that means. I've bummed about this God-forsaken country for five years. Once I was regularly in the navy, but got chucked—back in the Boxer days. Too much Shanghai! Most of the time now I tout for a gambling joint up Kwao Long way. Other times I do dirty work for the secret service. That's why I'm on the *Hester Blount*. Night I left you, I ran on to a little prospect—"

My heart bounced against my ribs. He was after the seal, this Mesmeur Bad-Lands—there could no longer be doubt of that. Well, after I had listened a little longer (you see, I was now thoroughly interested), I would forestall any intrusion of my cabin (if the luck gave way) with a general alarm.

"Two of a trade," I murmured to myself, "and how fortunate for me I did not linger too long on the bridge."

THAT the woman was moved at the man's confession was evident. She wiped her eyes.

"Think of us both putting it over on each other like that," was what she said.

They shook hands. They were a cool pair, those two! Admiration was mutual.

Then he laughed. And she laughed—with a catch.

"Loo-tenant Bad-Lands Jarvis McKinney," said she, "do you know what your treating me like a lady did?"

"No."

"It finished me."

"Finished you!"

"Yes. I thought I knew all there was to know about men—and I hated them, every one. But after you left me I saw that I would have to begin to fight myself all over again. I tell you, I can't let myself suffer any more. I'm not up to it. I'm not strong enough. And I'm suffering now. And I'm finished—finished!"

"What's your real name?" he asked.

"Catharine Cook. Cassie for short. Not much of a name."

"Catharine Cassie," said he, "I love you. I'm wild about you. I love every bone in your body, every hair in your head. I have loved you ever since I first laid eyes on you in the inn at Kwao Lung. Come away with me now."

"I had a pretty dress on that day, didn't I? There wasn't much left of it after those six days on the road! Those Jan-Zhi women have got all my other things."

Truly, Balu, thou art right! Irrelevance, thy name is woman!

But, for all that, she was not thinking of her frocks.

"No," she continued, shaking her head; "it would be heaven or hell, as the case might be. But I'm not up to either. I've lived too much. I want to rest."

MR. McKINNEY was an impetuous wooer. I believe that he forgot his business on the *Hester Blount* utterly in the next few minutes. And if the seal of China was as far from his thoughts as it was from mine, it was very far away indeed.

First she gave herself up to him, and pulled herself away. Then he had her in his arms again, and she lingered there.

Once more she tore herself away, and once more he enfolded her; and this time she gave him her lips. After a while she was quiet and relaxed, and he asked her what she was thinking about.

"I'm thinking," said she, "how—nice—it would have been if both of us had met long ago in 'Frisco, and—and—"

"And what—?"

"Oh, I don't know! I want to cry, and I want to laugh—and it does seem ridiculous, Queen o' Sheba talking this way. But I wish I could have married you then, and had babies—and waited for you to come home nights, and made doughnuts—and things like that—for you."

(Those were her very words—"doughnuts and things like that." I sought in Balu later for an explanation of that psychology, but could find none.)

"Listen," said the bold-eyed McKinney. "To-night on this very boat I've got a chance to make a cold twenty thousand Mex. That would blow us back to God's country—wouldn't it, little girl?—and set us up in housekeeping, with lots left over for kids and doughnuts!"

She appeared not to understand.

"It's this way," said he. "The old Chink that's traveling on this boat has the seal of China with him. Russia wants it. Japan wants it. You and I are going to get that seal. We're going to collect just as much as we can from it, and say by-by to these furrin' parts—chop-chop—forever."

"Say," she whispered, "are you crazy?"

He regarded her lovingly.

"About you—yes."

The rickety balustrades creaked as I pressed against them in my interest. The lovers disengaged themselves.

"What was that?" she asked. "I thought I heard something."

"So did I."

In the intense silence Kwan Chi's drums mocked maniacally from the shore. They were diverted.

"Oh," cried Cassie Cook, "it comes over me all of a sudden how sick I am of this country. Listen to those drums! On hot nights in Shanghai I used to go almost wild listening to them. What with the frying fish and the incense and the temple devils and the grinning Chinks, I've wondered plenty of times if it wouldn't be best to—well, do what Polly Vpo Frances did. She drank laudanum, and they didn't find her for days. I'll get down and kiss the cobble-stones on the streets if I ever get back."

"We'll kiss 'em together."

In anticipation thereof they kissed each other instead.

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PUTTING YOUR HOUSE IN ORDER

A Lawyer's Advice to You About the Legal Steps You Ought to Take Before You Go to War

By WILLIAM HAMILTON OSBORNE

ON Friday, July 20, 1917, at half past twelve, Mr. George Westinghouse Smith received notice that he was among the first twenty to be drawn in the selective draft. Never in his life had young Mr. Smith experienced the strange sensation that he experienced just then—never again will he experience it. The realization slapped him in the face: he was about to go to war.

Now, Mr. George Westinghouse Smith had a business of his own—he is a life insurance agent. By his energy he has succeeded in rolling up an income from renewals—and that will keep on rolling up, whether he be present or absent. Further, he has a good many prospects over which he has been working, and which he expects to land. But he has needed all his money for his family—he is still young and struggling. He owns a house with a mortgage on it, and some lots on a promising tract of land. He owns a little insurance stock. He has several bank accounts. He has a few items in a few smoldering fires.

On the other hand, Mr. Smith may not be an independent business man—he may be a salaried clerk. Whatever his employment or condition, let this sink into his consciousness: The less property he has, the less he can afford to consult a lawyer, the more important for him is it to make proper preparation now, rather than to consign his wife, his sister, or his sweetheart to hopeless legal entanglement hereafter. Let us take Mr. Smith's possessions, bit by bit, and see whether we can not furnish him some general advice, at least.

What to Do with Your Bank Account

FIRST, he has a bank account—maybe more than one. This, of all his possessions, is the simplest to handle, because it is a mere matter of the transfer at the bank, by the bank officials, of the account from his own name to that of his wife, mother, or sweetheart, as the case may be; or, what is better,—far better,—a transfer from the single name of George Westinghouse Smith to the joint names of himself and wife or sister, as the case may be. This the bank will so arrange that either joint holder may draw moneys, and, in case of the death of either, the survivor takes.

If Smith's mother, being a joint holder, should die while Smith is at the front, then he may, on his return, without formality treat the bank account as he did before he made the change. This plan yields the further advantage, if it be applied to a "check" account as distinguished from a savings account, that it enables Smith, while at his camp or even at the front, to draw absolutely necessary checks in lieu of carrying considerable currency upon him.

Nor will his wife, or mother, have any difficulty in indorsing and depositing any checks that may arrive in his name in his absence. She may indorse all such checks on the back: "Pay to the order of First National Bank, for deposit, George Westinghouse Smith," signing his name in her own handwriting. The majority of banks will take checks for deposit to the account of their depositor, even though the indorsement be in a handwriting not his own. The reason is that the check clearly belongs to him, and when it gets into his account it belongs to him more than ever. No advantage could be taken of a depositor or of a bank by such an innocent forgery.

In this whole matter, however, it would be better to consult the officers of the bank. The chances are that the bank may want further protection in the shape of a power of attorney—to which attention generally is directed later. You will perceive the reason. When George Westinghouse Smith changes his own individual account to the names of two persons, the signature of either being honored, he may desire to limit the withdrawal of funds to the amount that is in the bank at the time of making the change. For instance, assume that his original bank account is $500, which account he places in the joint names of himself and wife. It does not at all follow that a $1000 check to his own order, coming in after he has gone, should be placed in this account—he may not want this fund subject to the order of his wife. Therefore the bank would want George Westinghouse Smith's personal indorsement, and some proper indication that the check should be placed to the joint credit of himself and wife.

What is a "Power of Attorney"?

THESE bank account matters, however, need give Smith and wife but little difficulty. The bank is supplied, as a rule, with forms and powers of attorney, and joint agreements relating to transactions between themselves and their customers. Such blanks, it is true, are usually framed for the purpose of best protecting the bank, but they are well adapted for the convenience of the Smiths in such a case as this.

By a power of attorney any man or woman can do by another person any legal act which he or she himself or herself has a right to perform. The performance of any legal act can be delegated to another. The word "attorney" is merely a reference to another person. The word "attorney," as used in connection with a power of attorney, does not refer to a member of the bar. He too is called "attorney," because he acts for others. But, while he is called an "attorney at law," the person designated in a power of attorney as the donee of the power is known as the "attorney in fact."

We set forth above a brief form of power of attorney which covers the performance of every conceivable act that Smith himself might perform. Note that he can draw it himself on a plain piece of paper, and can sign it, using the word "Seal" instead of an actual seal being affixed. He should acknowledge it before a proper officer, because it relates to real estate as well as to other matters, and because, outside of any statutory requirement, with the average business man an acknowledgment usually gives weight to a document. If such a power is to be used outside of the State and is executed within the State, the county clerk will attach his certificate as to the official character of the notary. The total expense to Smith, including notary's fee and county clerk's certificate, would not exceed $1.00.

Now, let Smith execute, not merely one such power, but three or four, say half a dozen. There is a reason. Let us take the case of the first Smith mentioned. Three insurance companies are accounting to him for commissions on renewal premiums. He wants these paid to his sister. Each insurance company, if it makes checks to his sister, will insist upon retaining in its files, for its protection, one of the original powers. If Mary Smith has but one power, she will be embarrassed. Her exhibition of it to the individual paying the money establishes her right to receive it, but the man paying the money wants the evidence of such power in his possession. Smith may have two or three tenants who pay cash. A letter from Smith to such tenants directing them to pay the sister would probably suffice, but in case of a row the legally drawn power is preferable. Each tenant might want one such power to keep. The bank always keeps the power of attorney signed by a depositor.

There are things to be said about powers of attorney. In the first place, Smith must be able to trust his attorney in fact to the limit. He is placing in such attorney's hands the power to do what he could do if he were here.

Second, shall he make his wife the donee of such power—his attorney in fact? Yes—in many States. Generally, so far as such power relates to personal property, money, checks, etc., it would be good when performed by his wife. So far as real estate is concerned, in certain States—many of them, in fact—it is irregular for a husband to convey real estate directly to his wife. There would be difficulty, therefore, in her performance of the power so far as that related to lands, tenements, and hereditaments. She could, however, collect rents and interest on mortgages, and any other moneys—for all these are personalty.

When to Consult a Lawyer

THIRD, it must be remembered that a power of attorney ceases to be effective upon Smith's death. If Smith be taking every possible precaution before he goes, it is wise for him to add powers of attorney to his other instruments—his other precautions are neither complicated nor expensive, as we shall shortly show; but let him remember that every time his power of attorney comes into use, the question will arise: Is this man Smith alive or dead? If alive, produce proof to that effect. If dead, the power is valueless. If there is uncertainty, then its power is practically *nil* until the certainty of continued life is once more restored. If Smith came back home ill and incapacitated, such power of attorney might be of infinite value. But if he die the power dies with him.

There is something better and stronger than a power of attorney. In the case of real estate, a deed. In the case of personalty, an assignment. This, in either case, accomplishes more than the instrument set forth above. It does more than confer power to deal with property: it actually conveys the thing itself.

Let us consider Smith's small lot, for which he is paying on the instalment plan. Or his home, if he owns one. Shall he convey it to his wife? Can he convey it to his wife? Answer, yes—either directly

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HERE ARE SOME LEGAL FORMS THAT WILL BE USEFUL TO YOU

A Power of Attorney

I, GEORGE WESTINGHOUSE SMITH, of No. 1 Wood Terrace, Borough of the Bronx, Bronx County, New York, hereby make and appoint my sister Mary Smith, of the same place, my attorney in fact, for me, in my name and stead, for my use and benefit, as follows:

1. To sign and indorse all checks, drafts, promissory notes, and other evidences of indebtedness.

2. To demand, sue for, and collect (with full power to compromise therefor) all sums of money due or belonging to me or that hereafter shall become due or belong to me, from any source, and to take all lawful means for the recovery thereof, and to agree, and give receipt and release, with reference to the payment of the same.

3. To sell, convey, mortgage, lease, or in any manner deal with or dispose of, upon such terms as she shall think fit, all or any of my lands, tenements, and hereditaments wherever situate, and to enter into any covenant or condition respecting the same.

4. To sell, mortgage, or hire out any of my goods, chattels, or choses in action.

5. To purchase any real estate, lands, tenements, or hereditaments, or any personal estate, or choses in action, upon such terms as she may think fit, and make any agreement or covenant respecting the same.

6. To make, do, transact, and perform all and every kind of business of what nature or kind soever, and also to make, execute, sign, acknowledge, and deliver any and all deeds, mortgages, leases, checks, drafts, promissory notes, chattel mortgages, bills of sale, and any other instruments in writing such as may be necessary, or proper, at her own discretion, and in manner as she shall think fit.

7. Giving and granting to her full power and authority to do and perform all and every act and thing necessary to be done in and about the premises as fully to all intents and purposes as I might do if personally present, and giving and granting to her full power and authority to do any and every act which I might or could legally do if so present and acting on my own behalf.

8. Giving her full power to substitute in her place and stead any other attorney in fact for me, and also power to revoke such substitution.

Dated September 15, 1917. GEORGE WESTINGHOUSE SMITH (Seal).
Signed, sealed, and delivered
in presence of:
JOHN DOE.

State of New York, } ss.
County of the Bronx. }

On this 15th day of September, 1917, before me personally appeared George Westinghouse Smith, to me known and known to me to be the individual named in and who executed the foregoing power of attorney, and acknowledged that he executed the same.

RICHARD ROE, Notary Public within and
for County of Bronx, State of New York.

A Short Water-Tight Will

I, GEORGE WESTINGHOUSE SMITH, of No. 1 Wood Terrace, Borough of Bronx, Bronx County, New York, make my last will, and give all my estate, real and personal, wherever situate, to my wife Jane Smith, and her heirs, executors, administrators, and assigns forever, and appoint her sole executor of this will without bonds, and with full power to sell, mortgage, lease, or in any other manner dispose of the whole or any part of my estate.

Dated October 1, 1917. GEORGE WESTINGHOUSE SMITH (Seal).

Subscribed, sealed, published, and declared by George Westinghouse Smith, testator named in the foregoing will, as and for his last will and testament, in our presence, who at his request, in his presence, in presence of each other, at the same time have hereunto subscribed our names as witnesses this October 1, 1917.

PETER DOWLING, 2 Wood Terrace, Borough of Bronx, N. Y.
ANNIE DOWLING, 2 Wood Terrace, Borough of Bronx, N. Y.

THE MELTING POT

In Which the New Books and Magazines are Boiled Down to Give You Fifteen Minutes of Health, Efficiency, Travel, Biography, and Adventure

A LITTLE GLIMPSE OF THE POPE



Photograph by Paul Thompson

In the twelfth century a prophecy is said to have been made that the present Pope would be the restorer of a ruined world. Will this prophecy come true?

WHAT sort of a man is he who from the Vatican reaches out his hand imploring peace? How does he spend his days? What are his tastes and interests?

For one thing, his health seems steadily to have improved since he entered the Vatican, according to *Current Literature*. His figure is still frail, but the indigestion of former days has left him; and his eyes also are stronger than they were.

There seems to be an impression that the Pope does not know English. As a matter of fact, he learned English as a young man, and still reads it, as he does also Spanish and French.

In his preference for waiting upon himself rather than having his personal wants attended to by others, the aristocratic Benedict XV is very much like the peasant Pius X. His Holiness shaves himself, dresses himself, and even prepares his own bath, precisely as he dispenses with the services of a secretary in such ordinary matters as taking notes.

The one real pleasure which he allows himself is music. He likes to have it played to him, and in his walks through the gardens frequently hums an air. In this, as in everything else, however, his tastes are both quiet and simple.

One further interesting fact about his Holiness, as brought out in the article, is that he is said to place faith in a prophecy dating from the twelfth century, which makes him the restorer of a ruined world.

THE FACE OF A CRIMINAL

HERE are the average characteristics of fifty criminals as quoted by Albert Marple in *Popular Science Siftings*:

Age, thirty-two years; height, five feet six and a half inches; weight, ten stone eight pounds; slope of forehead, forty degrees; collar, fifteen and three quarter inches; jaw, protruding, heavy, and wide; ears, large, the tops being in line with the eyes. The most distinctive feature is the ear-lobe, which is often rudimentary and meets the cheek in a straight line. Keen and piercing is the average criminal eye, while the brows are slightly lower and farther apart than in other men. Prominent cheek-bones form another important feature, together with a long, wide, pointed nose in line with the sloping forehead.

THE MOST REMARKABLE ACT EVER PASSED

The Territorial Legislature of Alaska passed this act April 28, 1917, and the Governor of Alaska approved it. We find it more interesting than most state documents and we recommend it to the attention of our readers:

An Act

DESIGNATING and declaring the forget-me-not to be the Territorial and floral emblem of Alaska.

A little flower blossoms forth on every hill and dale.

WHEREAS, throughout her more than one half million square miles of territory, stretching from the Pacific to the Arctic Ocean and from Canada's border to Bering Sea, Alaska has a wild flower which grows on every hill and in every valley; and,

The emblem of the Pioneers upon the rugged trail;

WHEREAS, this flower is emblematic of the quality of constancy, the dominant trait of the intrepid pioneers, who, in spite of almost insurmountable obstacles and insufferable hardships, have opened for development a nation's treasure house; and,

The Pioneers have asked it and we could deny them not;

WHEREAS, the Grant Igloo of the Pioneers of Alaska have indorsed this floral gem as the Territorial flower of Alaska,

So in thinking for an emblem
For this empire of the North
We will choose this azure flower
That the golden days bring forth.
For we want them to remember
That Alaska came to stay,

Though she slept unknown for ages
And awakened in a day.
So, although they say we're living
In the land that God forgot,
We'll recall Alaska to them
With our blue forget-me-not.

(DARLING)

Therefore,
Be it enacted by the Legislature of the Territory of Alaska:

So the emblem of Alaska is the blue forget-me-not.

Section 1. That the wild native forget-me-not is hereby made, designated, and declared to be the Territorial flower and floral emblem of the Territory of Alaska.

Approved April 28, 1917.

IS DEATH THE END?

"YOU can't find a man in the trenches," said Major Gordon (Ralph Connor) recently, "who doesn't believe in immortality. They *have* to believe."

No nation or race has ever been discovered that did not believe in a future life, as Harry Emerson Fosdick points out in *The Assurance of Immortality*. "It is true, and I believe has never been contested," he quotes Max Muller as saying, "that even the lowest savages now living possess words for body and for soul. If we take the Tasmanians, a recently extinct race of savages, we find that they have names for souls; nay, that they all believe in the immortality of the soul."

And even the greatest scientists, whose science has led them to be doubters all through their lives, feel almost always the great craving as they draw close to the end—a craving that makes them wonder whether after all there is not something greater than their science can see or hear or weigh.

Huxley could see no possibility of the immortality of the soul. Yet in 1883, he wrote John Morley:

"It flashes across me at all sorts of times with a sort of horror that in 1900 I shall probably know no more of what is going on than I did in 1800. I would sooner be in Hell a good deal. I wonder if you are plagued in this way."

SETTING THE AIR ON FIRE



© Rudel & Herbert

A French gas attack, seen from an aeroplane. In the British and French armies two gas helmets are supplied each man. They are inspected daily.

WE DO NOT LIKE THIS MAN



Photograph by Press Illustrating Service, Inc.

Dr. Carl Peters, the German scientist who suggested the following "fully justifiable reprisals" for the alleged ill treatment of Germans by Belgians in German East Africa:

"THAT double the number of Belgian men, women, and children of superior social standing be compelled to march in winter-time, inadequately clad and fed on prison fare, from ten to fifteen times between Constanza on the Black Sea and Riga on the Baltic coast."

HOW TEDDY HANDLED WILHELM

JOHN HAY had his own impressions of the Germans twenty years ago, as is shown in his biography (Houghton, Mifflin Company). He was ambassador to England at the time of the Spanish War, when Germany was making the most desperate efforts to protect Spain from war with the United States, and he heard at that time the remark which the Kaiser made to an Englishman: "If I had had a larger fleet, I would have taken Uncle Sam by the scruff of the neck."

Later, as Secretary of State, he had a controversy with them over Venezuela which President Roosevelt concluded in his characteristically vigorous manner.

Venezuela owed money to England, Italy, and Germany, and the creditor nations had for some time been maintaining a blockade of her coasts. Hay took the matter up with the three nations, and England and Italy were willing to come to an agreement. Germany refused and proposed to take "temporary" possession of Venezuelan territory.

"One day, when the crisis was at its height, President Roosevelt summoned Dr. Holleben, the German Ambassador, and told him that unless Germany consented to arbitrate the American squadron under Admiral Dewey would be given orders by noon, ten days later, to proceed to the Venezuelan coast. A week passed in silence. Then Dr. Holleben again called on the President but said nothing of the Venezuelan matter. When he rose to go, the President asked him about it, and when he said that he had received nothing from his Government, the President informed him that, in view of this fact, Admiral Dewey would be instructed to sail a day earlier than the day he, the President, had intended. Within thirty-six hours Dr. Holleben returned to the White House and announced to President Roosevelt that a despatch had just come from Berlin, saying the Kaiser would arbitrate.

MORE SALES TO EVERY CUSTOMER

THE trouble with the average retail store is that too much selling goes on in it, and not enough buying, according to George L. Louis in *System*. Too much effort is put forth to influence the customer, not enough effort to call forth his own natural desire for the goods.

The show windows, to begin with, are frequently dressed with articles bearing great glaring price-marks. Mr. Louis found that a small, neat mark, a bit designated, was the most effective in attracting the purchaser. He discovered, too, that the average customer enters a store with a cold, hesitating facial expression which may be interpreted thus: "I'll get what I want, spend as little as I can, and get right out." The thing for the merchant to strive for is the immediate removal of that look. Right at the entrance of the store there should be a sort of "home scene," if only a potted plant, better a neat rug and a library table with books and magazines—something to create a friendly reaction in the buyer's mind—to make him forget that he is coming in to be sold.

Aisles should run horizontal to the door, not parallel with it, so as to invite the buyer in, not seem to bar him out.

But most important is what Mr. Louis describes as the proper distribution and display of the stock. The average man or woman who enters a store with a purpose of buying one thing can be made to add three or four others if the three or four are so placed that they suggest themselves. Mr. Louis gives an example by which he convinced a doubting merchant.

The customer entered and asked for a hat. Mr. Louis took a pair of men's garters, and, walking over to the counter where the customer was facing at an angle toward the salesman, placed them at the side while his back was turned. When the man faced about he saw the garters.

"Just a moment," he called to the salesman; "I guess I need a pair of garters, too. Put them in the package."

Meanwhile, Mr. Louis had selected a small card from which a dozen collar-buttons were protruding, and placed it on the other side of the salesman as he was handing the garters to the customer. As the customer turned he saw the collar-buttons, and added:

"Give me a couple of these collar-buttons, too."

Every counter can have on it something from another department, concludes Mr. Louis, which may stir the buying impulse. And the articles can be changed from day to day. Don't try too hard to sell the customer: so arrange the goods that he sells himself.





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THE BRAVEST WOMEN IN ENGLAND

THESE are the two Englishwomen who have received the highest honors for military service in the war. The one on the left is Mrs. Charles Moore, who was Lady Dorothy Fielding until she married a captain in the Irish Guards. She has been decorated with the Military Medal and the Order of Leopold (Belgium's highest honor), and a French brigade order cited her as "giving daily the finest example of contempt of danger and devotion to duty." Miss Ivonne Fitzroy (on the right) was decorated for her heroism in nursing the wounded on the Roumanian front.

YOUR DOLLAR WILL BRING MORE

EVERYBODY knows, of course, that in some years a dollar will buy much more than in others. This year its value, expressed in purchasing power, is exceedingly low. For example, says G. C. Selden in *Forbes Magazine*, the man who had $1,000 saved in 1896 will be astonished to learn that his thousand dollars, measured in purchasing power, has now shrunk to about $363.

This is discouraging, of course, to those who have been carefully putting money away during the past twenty years. It means that the money which they thought was safe from all loss has been steadily nibbled at by a thief against which no walls or vaults can furnish protection.

But there is a brighter side to it, too. The fact that dollars will buy so little today means that it's a splendid good time to lay them away against the time when they will buy a lot more.

These fluctuations in the value of money follow laws that are pretty well understood. Popularly speaking, the law is that action and reaction tend to be equal and that "what goes up must come down." The time is coming, certainly, when the purchasing power of money will be far greater than it is to-day.

Therefore every dollar you can save to-day will carry a premium with it in the future: just as the dollar saved in 1896 carried with it a future loss.

IF THE PEASANTS GOVERN RUSSIA



© Brown & Dawkins

The shrewd, sturdy peasants of Russia have been training themselves in self-government for one hundred and fifty years. Though they can neither read nor write, they have clear, definite ideas about taxes, property rights, and commercial laws.

RUSSIA has had training in self-government for 150 years. Those who fear that the revolution will be a sensational failure because the Russian people have had no experience in democratic government will be cheered by the optimism of Mr. Mellville E. Stone. In the *Russian Review* Mr. Stone tells us how the little farmer, who could neither read nor write, has met once a year in the *mir*, or village, with the other farmers of the vicinity and settled his local affairs. Perhaps the New England town council is a descendant of the Russian *mir*. When the serfs were freed in 1861, they also became members of this association, which, in addition to legislative affairs, each year reallocted the farms.

For years Russian cities have had municipal elections and their "Zemstvos" resemble the county councils of England. In 1905 the Douma, or national parliament, was given to the Russian people by Emperor Nicholas. Though the powers of these organizations were limited, nevertheless they served as training schools in self-government.

Mr. Stone insists that the Russian people should not be judged by such atrocities as the Kishinev and Lodz massacres. "The Russian people are a kindly people. There was never any reason in the world for the racial quarrel that existed there except that it was stimulated by the bureaucracy." But the bureaucracy planned so well it got afraid of itself. No one was safe from the attacks of the Third Section of the Tzar's police. A Russian gentleman, indulging in a peaceful evening cigar, would be politely summoned to the police court. With not even the pretense of a trial he would be imprisoned in the fortress of St. Peter and St. Paul. The next day his brother, with instinctive knowledge of bureaucratic methods, would call at the prison, and "You want to see your brother?" the keeper would inquire. "Yes." "Well, the next cell to his is vacant and you shall have it." Not a very pleasant family reunion!

TEACHING BAD BOYS

THE boy who makes school-teaching a nightmare is often bad because only by grave misconduct can he attract the attention of his schoolmates and his teacher. Francis B. Pearson, in *Reveries of a Schoolmaster* (Charles Scribner's Sons), tells of an annoying and stupid boy who, because he could not cope with his fellows in the arithmetic class, attempted to gain notice in other fields of activity. He was desperate. He had to shake off the "negative self-feeling," and since the teacher did not supply means for creating in him a satisfying "positive self-feeling" the boy had to invent diabolical methods of his own to help his standing with his classmates.

"In order to cure a horse of an attack of balking," Mr. Pearson says, "you have but to distract his mind from his balking and get him to thinking of something else."

It is no use to tell the balky boy that if he acts that way he won't grow up and be President of the United States. Try asking the miscreant to do you a favor and then give him something which incidentally will amuse him. Of course this taxes the ingenuity of the teacher, but it transforms the "pest" into a pleased and tractable youngster.

Much teaching, Mr. Pearson insists, is valueless because it makes no definite impression. "The boys and girls tolerate it, but they do not believe it." Mr. Pearson admits that he does not recall just when he began to believe in Mr. Vesuvius, but he is sure it was not during his school days. He suspects that such delightful things as glaciers and icebergs and geysers and canyons and grottos are dull untruths to most children because they are equally devoid of human interest to the teacher.

"There's many a doubting Thomas in the schools," Mr. Pearson concludes.

WE CAN DO IT IN AMERICA

WE hope the German army will not get to Baden, Switzerland. There for 150 years the street department has been planting all the roads like this, with apple, pear, cherry, and nut trees.

The trees come from state horticultural schools, and cost about 90 cents apiece. Each tree yields an average of $2.50 a year—a clear gain per tree of $1.60.

The crop from these trees is sold at public auction, and the proceeds of the sale are spent on the upkeep of the roads and on planting and looking after the trees themselves.

The work is done by street wardens, who are obliged to take a course of four or five weeks' instruction at a state horticultural school in the cutting and transplanting of young trees, pruning, spraying, grafting, and protection from insects and blights.

Here is an idea for one of our fruit-growing States.



These state-owned fruit trees not only shade the roads and give a beautiful appearance to the landscape; they also furnish a regular income for the proper upkeep of the highways.

YOUTH CHALLENGES

By CLARENCE BUDINGTON KELLAND

Illustration by Lucius W. Hitchcock

(Continued)

HILDA LIGHTENER'S electric stopped before the apartment-house where Bonbright Foote lived, and Hilda alighted. She ignored bell and speaking-tube, and ran upstairs to Bonbright's door, on which she knocked as a warning. Then she opened the door and called: "It's me—anybody home?"

Nobody replied. She called again, and walked into the little living-room where Ruth and Bonbright and Dulac had faced one another an hour before. She called again. This time she heard a sound, muffled, but recognizable as a sob.

"Ruth!" she called, and hurried to the bedroom door. Now she could hear Ruth within, sobbing alarmingly.

"Ruth Foote," said Hilda, "what's the matter? Where's Bonbright? I'm coming in."

She opened the door, saw Ruth outstretched on the bed, her face buried in the pillow, sobbing with a queer, startling dryness. It was not the sob of a woman with an attack of nerves; not the sob of a woman merely crying to rest herself; not the sob of a bride who has had a petty quarrel with her husband. It was different, alarmingly different. There was despair in it. It told of something seriously awry, of stark tragedy.

Hilda's years were not many, but her intuition was sure. She did not demand explanations, did not command Ruth to stop crying and tell what ailed her. She sat down quietly on the bed and stroked the sobbing girl's hair, crooning over her softly. "There—there."

"He's—gone," Ruth sobbed presently.

"Never mind, honey. Never mind now."

"He won't—come back. I saw it in his eyes."

"Who won't come back, dear?"

"Bonbright."

Ruth drew a shuddering breath. Then, haltingly, whimperingly, her sobs interrupting, she talked. She could not tell it fast enough. It must be told—her mind must be relieved. And the story, pent up so long within her, rushed forth in a flood of despairing, self-accusing words. It came in snatches, fragments, as high lights of suffering flashed upon her mind. She did not start at the beginning logically, and carry it through—but the thing as a whole was there. Hilda had only to sort it and reassemble it to get the pitiful tale complete.

"He must have loved you a good deal," Hilda said at last enviously.

"He did. Oh, Hilda, it wasn't wrong to marry him for what I did. I hadn't any right to consider him—or myself. I hadn't—had I?"

"I don't belong," said Hilda. "If I wasn't a wicked capitalist I might agree with you—maybe. You thought you were doing something splendid, didn't you? And then it fooled. It must have been tough—I can get that part of it. To find you'd married him and couldn't get out of it—and that he didn't have any thousands of men to—tinker with. Especially when you loved Mr. Dulac."

Hilda added the last sentence with shrewd intent.

"I don't love him—I don't! If you'd seen him—and Bonbright—"

"But you did love him," Hilda said severely.

Ruth nodded dumbly.

"You're sure Bonbright won't come back?"

"Never," said Ruth.

"Then you'd better go after him."

Ruth did not answer. She was calmer now, more capable of rational thought. What should she do? What was to be done with this situation? Her brief married life had been a nightmare with a nightmare's climax—she could not bear a return to that.

"I don't want him—back," she said to Hilda. "It would be just like it was—before."

"What are you going to do, then? You've got to do something."

"I don't know. Why must I do something? Why can't I just wait—and let him do whatever is done?"

"Because—if I know anything about Bonbright—he won't do a thing. He'll just step aside quietly, and make no fuss. I'm afraid he's—hurt. And he's been hurt so much before."

"I'm—sorry."

The words sounded weak, ineffectual. They did not express her feelings, her remorse, her self-accusation.

"Sorry? You haven't cut a dance with him, you know, or kept him waiting while you did your hair. You've more or less messed up his life. Yes, you have. There isn't any use mincing words. Your motives may have been lofty and noble and all that sort of thing—from your point of view. But it's his point of view I'm thinking about now. Sorry!"

"Don't scold. I can't—bear it. Please go away. I know you despise me. Leave me alone. Go away."

"I'll do nothing of the kind. You're all upset—and you deserve a heap more than scolding. But I like you." Hilda was always direct. "You're more or less of a little idiot, with your insane notions and your Joan of Arc silliness, but you're not to be left alone. I'm in charge. So go and dabble cold water on your eyes, and come along with me. We'll take a drive, and then I'm coming back to stay all night with you. Yes, I am," she said with decision as Ruth started to object. "You must do what I say."

HILDA drove Ruth to her own house. "I've got to tell mother I'm going to stay with you," she explained. "Will you come in?"

"No—please," Ruth answered.

Hilda's father and mother were in the library.

"Thought you were going some place with Bonbright and his wife," said Malcolm Lightener.

"Dad," said Hilda, with characteristic bluntness and lack of preface, "they're in a dickens of a mess."

"Bonbright?"

"And Ruth."

"Huh!" Lightener's grunt seemed to say that it was nothing but what he expected. "Well—go ahead."

Hilda went ahead. Her father punctuated her story with sundry grunts, her mother with exclamations of astonishment and sorrow. Hilda told the whole story from the beginning, and when she was done she said:

"There it is. You wouldn't believe it. And, dad, Bonbright Foote's an angel."

"Sometimes it's mighty hard to tell the difference between an angel and a damn fool," said Lightener. "I suppose you want me to mix into it. Well, I won't."

"You haven't been asked," said Hilda. "I'm doing the mixing for this family. I just came to tell you I am going to stay all night with Ruth. I don't suppose it's any use telling you to keep your hands off—for you won't. But I wish you would."

"You'll get your wish," he said.

"I won't," she answered.

Hilda walked to the door; there she stopped and said over her shoulder:

"Tell you what I think. I think she's mighty hard in love with him—and doesn't know it."

"Rats!" said her father elegantly.

AT that moment Bonbright was writing a letter to his wife. It was a difficult letter, which he had started many times, but had been unable to begin as it should be begun. He did not want to hurt her; he did not want her to misunderstand: so he had to be very clear, and write very carefully what was in his heart. It was a sore heart; but, strangely, there was no bitterness in it toward Ruth. He found that strange himself, and marveled at it. He did not want to betray his misery to her. He did not want to accuse. All he wanted was to do what he could to set matters right for her. For him matters could never be set right again. It was the end.

"My dear Ruth," he wrote. Then he stopped, unable to find a beginning.

"I am writing because that will be the easier for both of us," and then scratched it out, for it seemed to strike a personal note. He did not want to be personal, to allow any emotion to creep in.

"It is necessary to make some arrangements," he began once more. That was better. Then: "I know you will not have gone away yet." That meant away with Dulac, and she would so understand it. "I hope you will consent to stay in the apartment. Everything there, of course, is yours. It is not necessary for us to discuss money. I will attend to that carefully. In this State a husband must be absent from his wife for a year before she can be released from him. I ask you to be patient for that time."

That was all of it. There was nothing more to say. He read it, and it sounded bald, cold; but he could not better it.

At the end he wrote, "Yours sincerely," scratched it out and wrote, "Yours truly," scratched that out, and answered himself by affixing merely his name. Then he copied the whole, and despatched it to his wife by messenger.

It arrived just after Ruth and Hilda returned.

"It's from him," said Ruth.

"Open it, silly, and see what he says."

"I'm afraid."

"Give it to me, then," said Hilda.

Ruth held the note to her jealously. She opened it slowly, fearfully, and read the few words it contained.

"Oh!" she said, and held it out to Hilda. She had seen nothing but the bareness, the coldness of it.

"It's perfect," said Hilda. "It's Bonbright. He didn't slop over—he was trying not to slop over; but there's love in every letter and heartache in every word of it. And you couldn't love him. Wish *I* had the chance."

"You—you will have," said Ruth faintly.

"If I do," said Hilda shortly, "you bet I won't waste it."

Hilda knew her father. He could not keep his hands off any matter that interested him, and he had grown to have an idea that he could take hold of almost any sort of tangle or enterprise or concern and straighten it out. Probably it was because he was so exceedingly human. Therefore he was drawn irresistibly to his purchasing department and to Bonbright Foote.

"Young man," he said gruffly, "what's this I hear?"

Bonbright looked up inquiringly.

"Come over here." Lightener jerked his head toward a private spot for conversation. "About you and that little girl," he said.

"I would rather not talk about it," said Bonbright slowly.

"But I'm going to talk about it. It's nonsense."

Bonbright looked very much like his father, tall, patrician, coldly dignified.

"Mr. Lightener," he said, "it is a thing we will not mention—now or later."

Seven generations contributed to that answer and to the manner of it. It was final. It erected a barrier past which even Malcolm Lightener could not force his way, and Lightener recognized it.

"Huh!" he grunted, nonplussed, made suddenly ill at ease by this boy. For a moment he looked at Bonbright curiously, appraisingly, then turned on his heel and walked away.

"Young squiggins put me in my place," he said to Mrs. Lightener that evening. "I wish I knew how to do it. Valuable. Made me feel like he was a total stranger and I'd been caught in his hen-house. That Bonbright Foote business isn't all bad, by a darn sight."

FROM that day Bonbright tried to work himself into forgetfulness. Work was the only object and refuge of his life, and he gave himself to it wholly. It was interesting work, and it kept him from too much thinking about himself. He tried to crowd Ruth out of his mind by filling it so full of automobile that there would be no room for her. But she hid in unexpected crannies, and stepped forth to confront him disconcertingly.

Gradually the men in the shop changed their attitude toward him. They tolerated him. Some of them even liked him. He listened to their talk, and tried to digest it. Much he saw to call for his sympathy; much that they considered vital he could not agree with; he could not, even in a majority of things, adapt his point of view to theirs. For he was developing a point of view.

Continued on page 15

Have You an Idea as Good as This?

FRED BROWN, of Cleveland, was doing pretty well: the flower shop of which he is manager was selling about as many flowers as the next one—selling them by the usual method of putting them in the window and letting folks come in and ask for them. But Brown wasn't satisfied. Flowers were sentimental things, he said to himself; and there ought to be some way by means of which to hook them up with the sentiment that is inside most men.



Photograph from A. E. Gregor

One day he sent a letter to a selected list of business men, saying: "I should like the privilege of reminding you of your anniversary dates—your wedding day, and your wife's birthday, and the other days of the sort that we sometimes forget." He inclosed a postal card, and a good percentage of the men filled in the cards with the necessary dates, signed them, and sent them back again. Now, when the important days come round, Fred is there with the reminder, and the man scores a hit at home.

Another plan that Brown projected was to start the "Daily Flower Service." He offered to furnish to any business man a plain glass vase for his desk, and to put a fresh one in it every morning, for forty cents a week. The only fault with the plan was that it was too successful. Men in downtown office buildings began to tell friends whose offices were in distant parts of the city, and Brown soon found himself offered orders that he could not fill.

What business are you in? And what bit of ingenuity have you worked out for yourself that is worth passing on to other men?

TAKING THE BREAD FROM OUR MOUTHS

EVERY man thinks his his own business is the hardest and most unprofitable, but we in the writing business know it. The competition keeps right on competing even after they are dead. Take Charlie Chaplin, for example. Think of the number of folks who spend money on his books instead of buying ours, and he gets where the royalties can be forwarded to him. Then besides, every man, woman, and child competes with us on the side. Jess Willard, for one. Nights he writes his autobiography, and Hearst pays him $25,000 [illegible] or [illegible]. And a lot of newspapers publish it in space that might otherwise have been used for some stuff of ours.

Photograph [illegible]







YOU'D think that Mary Pickford should be content with her $350,000 a year. But is she? No, she must run a Talks to Girls department on the side, thus cutting some hard-working newspaper man out of a job. "Alice H.: Your [illegible] [illegible] I am a strong believer in [illegible] [illegible]." "Gertrude: I was very kind of you to offer to buy my old clothes, but [illegible] to a worthy charitable organization I have given same."

[illegible] [illegible] [illegible] [illegible] magazine [illegible] [illegible]. As if the public did not have enough to read with Shakespeare, the Bible, Pilgrim's Progress, and the [illegible] [illegible] Roch and Fletcher of New York edit [illegible] a magazine known as the Chronicle, which is [illegible] only to subscribers at $[illegible] a year. Besides editing the magazine, Mr. Fletcher, the [illegible] editor, has to answer the mail received from his subscribers, which the work [illegible] [illegible] [illegible] as [illegible] subscribers [illegible] [illegible].



Photograph by [illegible]

FOR [illegible] [illegible] around in the [illegible] sunshine a few weeks of every year [illegible] [illegible], [illegible] in the [illegible] [illegible] [illegible] is paid a princely sum. But it does not suffice him. [illegible] [illegible] [illegible] himself [illegible] write a [illegible] [illegible] and [illegible] [illegible] he published a [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] paper. [illegible] would you like it [illegible] after [illegible] [illegible] day [illegible] we were [illegible] [illegible] and [illegible] [illegible] [illegible] [illegible] [illegible] over the [illegible]?





THIS is a very [illegible] poem called The City Block, the author of which signs himself Michael Strange.

Ten cents to eat, ten cents to drink,
Ten cents to laugh, ten cents to cry,
Ten cents to dance, ten cents [illegible] think,
[illegible] [illegible] to think [illegible] [illegible] ten [illegible].

[illegible] cents [illegible] up in the [illegible] [illegible] [illegible] [illegible] [illegible] the ordinary [illegible] [illegible] [illegible] with verse like this. Moreover, Michael is none other than Mrs. [illegible] Thomas, who was Miss Oelrichs.

[illegible] [illegible] [illegible]

ALWAYS [illegible] [illegible] [illegible] [illegible] has been kept a [illegible] [illegible] for [illegible] [illegible] [illegible] [illegible] [illegible] newspaper man. [illegible] [illegible] after fire engines any more. [illegible] what happens? Ruth [illegible] like Lina Cavalieri break in and assume to tell girls how to be beautiful. "One severe headache [illegible] start the hair [illegible] [illegible]," [illegible] in a recent article. "[illegible] physician [illegible] [illegible] [illegible] sweet and spicy foods make the hair fall [illegible] [illegible] should [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] card

WHAT HAPPENS AT



[illegible]

JUST [illegible] the [illegible] above we have the kind of peace conference that [illegible] would take—the old-fashioned kind. In fact, this is the oldest one on record. It was held between [illegible] king and Ashur-nasir-pal of Assyria, who [illegible] describes himself as the [illegible] king, one with the gods, the mighty king, the king of hosts, etc. Ashur [illegible] the [illegible] of the [illegible] everything and the other king [illegible] king business has changed.





[illegible]

ALEXANDER [illegible] the world [illegible] King of Persia with his [illegible] and [illegible] his mother, wife and daughter [illegible] peace. Alexander [illegible] he was very courteous [illegible] What [illegible] things time does to nations. Once these conquered the world; today the descendants of [illegible] and [illegible] sell the world's [illegible] black the world's [illegible]



WILLIAM PENN, [illegible] Quaker, had [illegible] a peace conference before he fought. He was [illegible] had fought in the Irish Rebellion under Charles [illegible] and came out of it [illegible] of war. When he arrived in Pennsylvania, therefore, he got the Indians together and agreed that he would not trouble them if they would not help England's enemies. And what happened? Pennsylvania was almost the only one of the [illegible] that did not have constant [illegible] with the Indians.





THE real fellow who fixed up the [illegible] with England at the [illegible] of the American Revolution was none other than [illegible] Benjamin Franklin. He [illegible] peace conference [illegible] Franklin and Richard [illegible] the English representative [illegible] things and Franklin's [illegible] was [illegible] the nation [illegible] world's [illegible] Franklin [illegible] the United States of America instead of [illegible] and [illegible] the real purpose of the conference [illegible] knowledgment that England was treating with an independent power.

Photograph [illegible]



T PEACE CONFERENCES













GOOD OLD SCOUTS



THE Indians captured J. A. B. Forbes, "Texas Jack," on one occasion, and tortured him with all the ingenuity for which they are so justly celebrated. But he lived through it all and still lives, though most of his contemporaries who never did anything more dangerous than sit in a game of stud poker are long since under the sod. The airplane has cut the romantic old scouts of other days out of business. They would never do in modern warfare. For one thing, their hair would catch in the blades of the airplane propeller.

BUFFALO BILL is dead but Robert Danihy, "Nebraska Bob," still flourishes in Walla Walla, Washington. He was Bill's good friend and [illegible] to [illegible] to wash the [illegible]. Once [illegible] upon him and gave [illegible] Nebraska Bob lying flat on his [illegible] his fleet pony [illegible] back through the [illegible]. There must be something in the [illegible] long hair and strength: all of these fellows that have lived longest seem to have stood off the [illegible] as bravely as he held out against the red men.





CURLEY, the Crow," was the only survivor of the Custer massacre. "General Custer had sent me for reinforcements," he says, "and as I rode up to tell him of General Reno's refusal to come I saw him fighting alone, his 276 men lying dead about him. The Indians were trying to take him alive. But when he saw me he cried, 'Go there! [illegible] fight to the end.' Those were his last words. A big Sioux seized his arm, and, [illegible] turning, dealt him a terrible blow that nearly cut off his hand. At last the son of the Indian fired a bullet through Custer's body, and he died with his coat in his arms."





IT WAS the spirit of the [illegible] crowded William Bradford Shaug [illegible] moved out to California in the days of the gold fever and never failed [illegible] all the interesting [illegible] the pioneers are now reposing peacefully in old Men's homes, but Mr. Shaug still does duty as a night watchman, and only recently engaged in a battle with a hold-up man who was attempting to rob a railway telegraph operator. We honor you, Mr. Shaug, and [illegible] up a good fight at an age when [illegible] [illegible] and making the whole [illegible] for [illegible] places.

WHEN General Crook [illegible] traveling with his troops through the Black Hills came to a stop at the end of the first day it was discovered that a woman had disguised herself in a soldier's uniform and come along. [illegible] ordered her back to the fort. She [illegible] back and dogged them [illegible] again after dark. [illegible] to take her along. She developed into one of his [illegible] scouts. Her capacity for taking care of herself and her [illegible] earned her the nickname "Calamity Jane." [illegible] her Calamity Jane, [illegible]



AND as the moral always comes at the end of the story, so it is fitting that this page of hardened and border folks should end with the [illegible] John [illegible], who like Nebraska Bob, shared all the campaigns of Buffalo Bill. Now, however, he has retired and [illegible] the title of the "Marrying Parson" because of his [illegible] wedding record. Weddings, he says, are less dangerous than Indians [illegible] [illegible] [illegible] [illegible]

Continued from page 10

News of the wrecking of Bonbright's domestic craft came to his father quickly—carried, as might have been anticipated, by Rangar.

"Your s[on] not living with his wife," Rangar announced.

"I know," said Mr. Foote, concealing both surprise and gratification under his habitual mask of suave dignity. "The case, I fear, was to have been anticipated. Have you the particulars?"

"Only that she is living in their apartment, and that he is boarding with one of the men in his department at Lightener's."

"Keep your eye on him, Rangar. Keep your eye on him, and report."

"Yes, sir," said Rangar, not himself pleased by the turn affairs had taken, but resolved to have what benefit might be thereabouts. His resentment was still keen to keep him snapping at Bonbright's heels.

THE breach between himself and his son had been no light blow to Mr. Foote. It threatened his line. What was to become of Bonbright Foote, Incorporated, [illegible] business ever to [illegible] ed his son, not as a father wants his son, but because a Bonbright Foote VII was requisite. He had hoped for this thing that had happened indeed, had felt confident that it would happen, and that he would have Bonbright back unencumbered, purged of nonsense.

But Bonbright did not come back—showed no signs of coming; and Mr. Foote grew impatient. He could not bring his pride to allow him to seek out Bonbright in person, but he sent Rangar as his am[illegible]ador.

Rangar found Bonbright in his room, reading a book devoted to the ailments of the internal combustion engine, and acquitted himself of his mission with that degree of diplomacy which his desire for success dictated.

"Well?" said Bonbright, as the door opened to admit the ambassador.

"Your father sent me, Mr. Foote."

"He has heard that—er—the marriage which caused your—er—estrangement has ended as he feared."

Bonbright arose slowly and walked toward Rangar who appeared in two minds whether to remain or to depart to other places.

"Tell my father," Bonbright said, "I can appreciate his satisfaction [illegible]"

"Your father—"

"That is all," repeated Bonbright, and Rangar made up his mind. He slammed the door after him.

In the morning he reported to Mr. Foote, who compressed his lips [illegible] recitation of his son's words [illegible] But Bonbright did not come. After several days had elapsed Mr. Foote considered his duty, and interpreted it to compel him to call in person upon his son—clothed in dignity, and with the demeanor of outraged parenthood. Mrs. Foote was [illegible]

He met his son descending the steps of [illegible] would. He stopped and waited for his father to speak.

"I have come to talk to you, Bonbright [illegible]"

"You made your own bed."

"And am not complaining about the discomfort of it."

"You have defied me openly, but I am willing to overlook that, and I am sure your mother will overlook your conduct [illegible] place in a frame of mind proper [illegible] son. I think you understand what [illegible] It means to be jammed back in a mold that will turn one out to the family pattern. It means being a figurehead as long [illegible]e, and a replica of yourself when you are gone. That's it, isn't it?"

"That is it," said Mr. Foote shortly. "You are rid of that woman. I am willing to give you another chance."

Bonbright's hold upon himself was firm. "I wish to continue this conversation [illegible] will not speak in that way of my wife. Let me make that very [illegible] As to coming back to the office—there is nothing under heaven that would bring me back to what I escaped from—nothing. If I were ever to come, it would be to be on terms of my own making. [illegible] you would never agree to them. And, whatever terms you agreed to, I should not come until you and mother—both of you—went to my wife and made the most complete apology for the thing you did to her in the theater that night."

"I am not thinking of myself; thinking of her. My mother and father insulted my wife and me, on our wedding night, in a public place, and refused to recognize us. It was barbarous." Bonbright's voice quivered a trifle, but he [illegible] himself well in hand. "That apology [illegible] It was [illegible] with ice.

"In the morning I shall make my will; and your name will not appear in it except as a renegade son whom I have disowned. For six generations the property has gone from father to son. You shall never touch a penny of it."

"I prefer it that way, sir."

Mr. Foote glared at his son in quite unrestrained, uncultured rage, and, whirling on his heel, strode furiously away.

IT was a month since Bonbright had seen Ruth. Suddenly he felt as if he must have a glimpse of her, even though he knew that it would bring renewed suf[illegible] table before the window. Before she retired she would have to come to shut it off. He waited for that. He would then see her for a second, perhaps.

At last she came, and stood an [illegible] in the window—just a h[illegible] behind her, no feature distinguishable yet it was she—she.

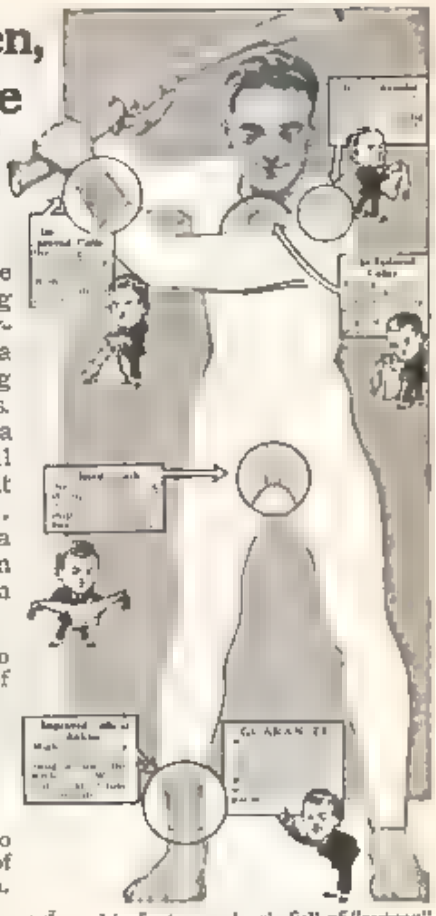
"Ruth!" he whispered—"Ruth!"

Then she drew down the shade and [illegible]

MALCOLM LIGHTENER'S plant, huge as it was, could not meet the demands of the public for the car he manufactured. Orders outran production. New buildings had been under construction, but before they were completed and equipped their added production was eaten up and the factory was no nearer keeping supply abreast with demand [illegible] had been at the beginning.

Lightener was forced to [illegible] with other firms for parts of his [illegible] one plant he contracted for bodies, with another for wheels. He prevailed on

Look, Men, Here Are the *Real* Goods



You folks who've been paying big prices for underwear just take a look at the big features on Hanes. Hanes gives a heaping armful of extra value, fit and comfort. Everything that a sensible man would want in underwear.

And you men who dread the days of winter underwear just slip into a snuggy warm suit of Hanes. Then you're fixed fine for the cold days—no trouble, no itching, no ripping, no flaring. Just lots of comfort and warmth.

Everybody read about these big features chock-full of "extras" over there in the illustration. You never saw anything like it and for such a popular price.

Greatest Winter Underwear

HANES

Sold at Popular Prices

ELASTIC KNIT

UNDERWEAR

is made of fine, long-fibre cotton, silky smooth and fleecy warm. Naturally elastic and comfortable.

And the fit? Say, man, tailor-made underwear couldn't feel any better than Hanes Winter Weight Underwear. Made as strong as cast-iron and as comfortable as a feather bed. Pre-shrinking makes it hold the shape and size.

We can do it—*Because* we live right where the finest cotton grows—*Because* we spin our own yarns—*Because* we've cut out frills and stuck to value—*Because* we're not haggling for abnormal profits, *and Because* we take a personal pride in giving the biggest real underwear value in the world.

A New, Bang-up Boys' Union Suit

We've just gotten out the boys' union suit that you and every parent have wanted. A high-quality, long-wearing, economical union suit that simply can't be duplicated for value. You'll like it because you can see the extra value. Your boys will like it because it's warm, comfortable and cozy.

Ask to see Hanes Underwear. If your dealer hasn't it, write us.

P. H. HANES KNITTING COMPANY
Winston-Salem, N. C.

This Label on Every Garment

HANES

Warning to the Trade—Any garment offered as Hanes is a substitute unless it bears the "Hanes" label.

[illegible] Bonbright Foote, Incorporated, to increase its production of axles by ten thousand a year—and still [illegible] ters in all [illegible] and [illegible] and telegraphed for more cars [illegible]

Hitherto Lightener had made his own engines complete. From outside factories he could obtain the other essential parts, but his own production of engines held him back. The only solution for the present was to find some one to make engines to his specifications, and he turned to Bonbright Foote, Incorporated. Whatever might be said of the Foote methods, their antiquity, their lack of modern efficiency, they turned out work whose quality none might challenge; and Lightener looked first to quality.

HE reached his determination at noon, while he was eating his luncheon, and, to Mrs. Lightener's amazement, sprang up from the table and lunged out of the room without so much as a glance at her or a word of good-by.

[illegible] drove his runabout recklessly to his office, rushed into the engineering department, and snatched certain blue-prints and specifications from the files. He knew costs down to the last bolt or washer on the machine he made, and it was the work of minutes only to determine what price he could afford to pay for the engines he wanted.

His runabout carried him to the entrance to Bonbright Foote, Incorporated, and he hurried up the stairs to the office.

Mr. Foote sat coldly behind his desk. He held no kindness for Malcolm Lightener, for Lightener had befriended Bonbright in his recalcitrancy. Lightener had made it possible for the boy to defy his father. Lightener's wife and daughter had openly waged society war against his wife in behalf of his son's wife. But Mr. Foote was not the man to throw away an enormous and profitable business because of a personal grudge.

Lightener wasted [illegible] for no preliminaries.

"Foote," he said, "I want ten thousand engines complete. You can make 'em. You've got room to expand, and I can give you approximate figures on the costs. You make good axles and you can make good engines. What d'you think about it?"

Mr. Foote shrugged his shoulders. "It doesn't attract me."

"Huh! You can have that plant up in six months. I'll give you a contract for [illegible] years [illegible] profit will pay for the plant. Don't know what your profits are now, but this ought to double them. Doesn't half a million a year extra profit make you think of anything?"

"Mr. Lightener, this business was originally a machine-shop. It has grown and developed since the first Bonbright Foote founded it. I am the first to deviate in any measure from the original plan, and I have done so with doubt and reluctance. I [illegible] with some regret the manufacturing of axles overshadow the original business, though it has been profitable, I admit. But I shall go no further. More money does not attract me. This plant is making enough for me. What I want is more leisure. I wish more time to devote to a certain literary labor upon which I have been engaged."

"Literary flub-dub!" said Lightener. "I'm offering you half a million a year on a [illegible] platter."

"I don't want it, sir. I am not a young man. I have not been in the best of health [illegible], perhaps, to worries which I should not have been compelled to bear. I am childless. With me Bonbright Foote, Incorporated, comes [illegible] an end. Possibly [illegible] these mills close the business is to be [illegible] and [illegible]. I make it [illegible] clear [illegible] I am not interested in your engines."

"What's that you said?" Lightener asked. "Childless? Wind up this business? You're crazy, man."

"I had a son, but I have one no longer. In some measure I hold you responsible for that. You have taken sides with a disobedient son against his father."

"And you've treated a mighty fine son like a dog," said Lightener harshly.



"'He's gone,' Ruth sobbed. 'He won't come back. I saw it in his eyes.'"

"I have done my duty. I do not care to discuss it with you. Is there anything else you wish to talk to me about?"

It was a dismissal, and Malcolm Lightener was not used to being dismissed.

"Yes," he said, getting to his feet. "There is something, and I'll be short and sweet about it. You have a son, and, if I'm any judge, he's about four times the man his father is. You don't want him? Well, I do. I want him in my business, and he won't lose such a lot by the change. It's your ledger that shows the loss. You did what you could to warp him out of shape—and because he wouldn't be warped you kicked him out. Maybe the family ends with you, but a new Foote family begins with him, and it won't be any rut-and-dried, ancestor-ridden outfit, either. One generation of his kind will be worth more to this country than the whole six of yours. I hope you live to see it."

LIGHTENER stuffed his blue-prints and specifications into his pocket and left the office. Once more in his own office, he summoned a boy.

"Fetch Mr. Foote from the purchasing department," he said.

Malcolm Lightener was acting on impulse again. He had no clear idea why he had sent for Bonbright, nor just what he should say when the boy came—but he wanted to talk to him. Lightener was angry—angry because Bonbright's father had rejected his proposition to manufacture engines; more angry at the way Mr. Foote had spoken concerning his son. In the back of Lightener's mind was the thought that he would show a Foote [illegible] just what he would show him was not determined.

Bonbright came in. He was not the Bonbright of six months before. The boy in him was gone, never to return. In its place was an alertness born of an interest in affairs. His eyes were the eyes of a man who concentrated much and was keenly interested in the object of his concentration. If one had seen him then for the first time, the impression received would have been that here was a very busy young man who was worth watching. There was something aggressive about him. He looked competent.

"You ought to know considerable about this business," Lightener began. "Been here six months. From what I hear, you've picked up quite a lot outside of office hours."

"I've been studying hard. It gave me something to do."

"I want you to put in another six months learning this business," he said. "If you pan out, I'll have a job for you. I haven't heard of your falling down any place yet. Know what I told your father? He said the Foote family ended with him—became extinct. Well, I said the family just started with you, and that one generation of your kind was worth the whole six of his, and I hoped he'd live to see it."

"He said the family was extinct?"

"Yes."

"I guess it is," said Bonbright. "The family, as he thought of it, meant something that went on and on as he and his ancestors were. Yes, it's extinct. I don't know why I was different from them, but I was. Always. And I'm glad."

"He must be worth five million, anyhow. Maybe more."

"I don't know," said Bonbright.

"You won't get a cent of it, from what he says."

"I suppose not. No, I won't get a cent."

WHILE Bonbright and Malcolm Lightener talked, Bonbright's father sat in his office, his head upon his desk, one arm stretched out across the blotter, the other shielding his face. He did not move.

After Malcolm Lightener left the room he had sat for a time staring at the door. He did not feel well. He was troubled. None but himself knew how deep was his disappointment in his son.

Mr. Foote felt a trifle dizzy. He leaned back in his chair and shut his eyes. He would go home for the day as soon as the dizziness passed, he told himself. It passed. He opened his eyes and leaned toward his desk, but he stopped suddenly, his right hand flying to his breast. There was a sudden pain there, such a pain as he had never experienced before. It was near his heart. With each heart-beat there came a twisting stab of agony. Presently the spasm passed, and he sank back, pale, shaking, his forehead damp with clammy moisture. He tried to pull himself together. Perhaps it would be best to summon some one; but he did not want to do that. To have an employee find him so would be an invasion of his dignity. Nobody must see him. Nobody must know about this.

The spasm returned—departed again, leaving him gasping for breath. It would come again. Something told him it would come again—once more. He *knew*. A third time it would come, but never after.

He forced himself to rise. He would meet it standing. For the honor of the Foote family he would meet it on his feet looking into its eyes. He would not shrink and cringe from it, but would face it with dignity, as a Foote should face it, uttering no cry of pain or fear. It was a dignified moment, the most dignified and awful of his life. Five generations were looking on to see how he met it, and he was conscious of their eyes. He stared before him with level eyes, forcing a smile, and waited the seconds one remained to wait.

It was coming. He could feel its first approach, and he drew himself up to the fulness of his slender height. Never had he looked so much a Foote as in that instant, never had he so nearly approached the ideal he had set for himself; for he knew.

The spasm came, but it tore no cry from him. He stood erect, with eyes that stared straight before him fearlessly until they became sightless. He held his head erect, proudly. Then he sighed, relaxed into his chair, and lay across his desk, one arm outstretched, the other protecting his face.

The telephone on Malcolm Lightener's desk rang.

"Hello," said Lightener. "Who is it? Who? Yes, he's right here." He looked up at Bonbright. "Somebody wants to speak to you."

Bonbright stepped to the instrument.

"Yes," he said, "this is Bonbright Foote. Who is it—Rangar?"

Suddenly he turned about and faced Malcolm Lightener blankly. He fumbled with the receiver for its hook.

"My father is dead," he said in a hushed voice. "They just found him—at his desk."

To be continued next week

On the Yellow Sea

-Continued from page 6

"Heaven keep the old Chunk up topside a while longer," he said.

This pious invocation doubtless concerned me, and I could see the wisdom [illegible] wasting a lot of what should have seemed to them valuable time. But then, as I later told Miss Cook, I had never been in love. She said she pitied me.

Womanlike, however, she was the first become practical in this crisis.

"I don't quite savvy what you are up to, but, whatever it is, hadn't we better hurry?" said she.

He told her explicitly. It appeared that after they had bade each other a tender adieu in Tsun Sein, he had walked [illegible] lier in the day, and an old acquaintanceship had been renewed.

HE was young, in the service, this messenger, and boastful; the rice wine was excellent, the lady sympathetic. After the tenth cup or thereabouts, his connection with so important a piece of statecraft as the disappearance of the seal of Empire was impressed upon the lady, with many admonitions as to the preservation of secrecy.

A woman parts with a secret for the joy of giving, we are told by Balu; but Mr. McKinney, having ascertained, by means at his command, the size of the probable reward, made presentation to this one of half a *tael*, and she went upon her way rejoicing. Following which, little time was lost by Mr McKinney in slipping on the *Hester Blount*.

"I see," said Cassie Cook. "No go treaty. Russia after it—Japan after [illegible] Bid on against each other—and get the biggest! So you want to get into [illegible] cabin?"

"[illegible] you have it."

"That's easily done. It used to be [illegible] to pick the lock when I [illegible]."

She disappeared into her cabin, returning with a bunch of keys.

"You'll have to try 'em all until you find the one that fits," she continued alertly (I was beginning to discover that she was nothing if not practical). "And while you hunt I will pack my duds."

Whereat, with great dexterity, she mounted the table, with great celerity she took down the hanging lamp and bore it off to her habitat to the left, the saloon in darkness, save for the stream of light issuing from her door.

The shadow of Mr. McKinney struggling with the keys, and the shadow of Miss Cook moving [illegible] flickering on the walls opposite, reflected their respective activities in the next few moments. [illegible] time had arrived for me to act.

I rose painfully, for I was somewhat cramped from sitting for so long a time, [illegible] deck egress, the [illegible] Michaeljohn, collect two stalwart deckhands, and [illegible] to the [illegible] outlaws in the saloon.

But I sought vainly to gain the deck. The [illegible] had swollen in the humidity; perhaps the lock had caught as I pulled it to on entering. It would not budge.

Perhaps, I thought, while they were buried in the cabins, I might make my way unobserved across the saloon to the door leading to the main deck. Even [illegible] Cook, emerged from [illegible] bundle and the lamp.

"Look here," she said. "How are we going to get ashore? We can't swim."

Once again I scurried to my vantage-point in the crook of the companionway. Mr Bad-Lands, it then appeared, [illegible] with considerable perspicacity. That evening, while the other hands were at chow, he told her, he had lowered a lifeboat into the sea. The big-horn had had the splash. It was even [illegible] hang up and down in the swell. [illegible] would now have two passengers [illegible]

[illegible] only too easy. I realized this objectively.

"Yes," said Miss Cook meditatively, "I believe I could shoot a rope." Bad-Lands thought. Then he brightened. "There is a hemp ladder under my bunk—"

"Get it and fasten it while the coast is clear"—she threw her bundle at him, and drop that while you are about it. I'll hunt while you are gone. I know every corner in that cabin. We may have a break for it, you know."

"Aren't you afraid?"

Of nothin'.

He admired her. "I k[illegible] day," coming over the fields—

He sought to take her in his arms, but she nervously avoided him. "[illegible]ame. There'll be years for that, if we can only get out of this. No [illegible] in this part of the boat now, but that's no sign they won't be here when we don't want 'em."

He departed in reluctant haste, and in a trice she had found the key and was in my cabin.

"Now," I thought, "one of several things may happen, or they all may happen. Either she will see Chu Che La Lu and retreat, or Chu Che La Lu will see her and scream. The probabilities are, however, that Chu Che La Lu sleeps, and, by [illegible] maids of Confucius, the [illegible] of hell [illegible] in which Mr Bad-Lands had [illegible]

[illegible] the door of my cabin on my way [illegible] (the key being outside), and locking [illegible] Cook in with her medications and [illegible] Che La Lu. But I abandoned this idea.

AS I reached the bottom step of the companionway, however, Miss Cook shot out of my cabin, with an expression of confidence and triumph on her features.

"I believe that I have got it!" she remarked, with the distinctness of a stage [illegible]

A deed, I observed with no sur[illegible] lacquer box, wrapped in the crown handkerchief, in which the seal had [illegible] from the [illegible] of the coiffure of Chu Che La Lu.

First she shook it. Then, with [illegible] able deliberation, she tore off the covering [illegible] the box on the table and [illegible] knife left on the table from dinner [illegible] gleamed in the lamp[illegible]

At this moment th[illegible] [illegible] fashion, for the work was [illegible] [illegible] she was ever afterward a harmless thing. (I gave her to the sisters at [illegible] Foo, kindly Catholic women who [illegible] gentle to her, and she spent her life thereafter [illegible] dressing dolls as Goy Lung and Kwan Cho.)

Three times around the saloon ran Chu Che La Lu, drunken and [illegible] terror, striking table and [illegible]

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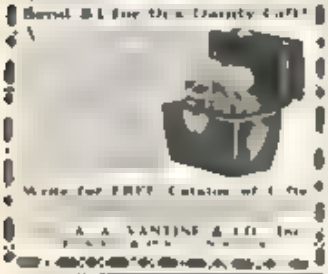
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fight. As she ran she tore her hair and clothes and called my name. She fell at last at the feet of the woman of the *Hester Blount*, and grovelled there; and, [illegible] on her loosened locks rolled [illegible] hima.

I second it lay there, the heraldic [illegible] wrought by the goldsmiths of that first dynasty after the Mings a beautiful thing fashioned of jade and gold.

With a cry of joy, the woman of the *Hester Blount* bent down and picked it up.

Simultaneously (so little time did it take me to cross the saloon), her cry of drowned itself in a gasping snarl of [illegible] For I clasped the wrist of the hand that held the seal, and we stood face to face, breathing heavily and regarding each other with immense interest.

A determined eyes, my heart suddenly became as lead and a premonition of disaster settled over me.

"I am too old for this sort of thing," I thought with futile sorrow.

[illegible] me. But I pressed her hand a little more.

"What a pretty little hand it is," I enjoined her, "so adroit so mischievous, so quick to grasp, so tenacious." I was [illegible] honest Cluniamen, so dexterous at ferreting out the hiding-place of this one poor possession of Mow Foo's she may not have for the asking."

"Ah!" screamed Cassie Cook—and bit me.

She had broken the nail of my little finger at the quick with her sudden jerk. There [illegible] coast—pink like the shells of the sea, and three inches long. My heart was very sick.

I have often wondered if great generals, [illegible] disastrous, feel the sense of hopelessness that must be premonitive of defeat, whether they are conscious that luck, long favorable, has turned its face, when, despairing and desperate, they plunge into [illegible] wildly now,—fickle god of Luck,—and a [illegible]

"You are a very wicked woman!" I said. "The gods will surely punish you. You have broken my nail and bit me to the bone. I am an old man. I can never grow another."

"I am sorry if I was rough," said the woman, attempting to sidle by me.

I stepped between her and the door.

"Ah!" said she.

She retreated to the table, the seal still clasped. I followed her.

"What clever eyes you have, Miss Cassie Cook!"

[illegible] Foo?"

I was not sure, so I continued my refrain.

"How blue your eyes are! We have a proverb in the province I was born in 'Scratch the woman with black eyes, Scratch the woman [illegible]

"Don't talk Chinese proverbs at me. What are you going to do?"

I scratched my head. [illegible] question. Perhaps it would obviate the difficulty if you handed over that of which [illegible]

"Think again, Mow Foo."

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"Very well, I will. Shall I call your drunken skipper friend? I do not like [illegible] and domesticity. In his jealous rage, [illegible]

"If you attempt to call him, I will walk over to the rail and throw this thing overboard."

"I might hold you while I shouted."

"That is true. But I doubt exceedingly whether any one would hear you."

"[illegible] this." And I flung myself upon her.

Foo, born of the Manchus, educated at Oxford, fought the yellow-haired woman of the *Hester Blount* on that hag-ridden [illegible] withal I made her drop the seal. [illegible] She was sobbing impo-[illegible]

Coward!" she cried.

Doubtless," I responded, as I dropped [illegible]

What shall I do?" she wailed.

HAD I gone then, with the seal safe in my sleeve, all would have been well with me. But my dignity had been shaken. It seemed I must restore it with philosophy.

"Hark a moment," I said. "On shore [illegible] This is Kwan Chu's night. It has been a fair fight, and you have lost, so lose with elegance and distinction rather than with futile recriminations and impotent as-[illegible]

she, which is a Japanese word meaning many things, but mostly, as you say here, "I should worry."

"Yes," I concluded: "how fortunate for me that I found it chilly on the bridge and returned."

"What would have happened?" she [illegible]

"Much, much—an empire involved in grievous tribulation."

"Empires are nothing to me."

"No—I [illegible]

(It is little wonder that the belief is prevalent that women have no souls!

"We will speak no more of th[illegible] matter," I said at last. "Now I must [illegible] tire. I have a weak heart, and in all [illegible] probability I will cough all night."

[illegible] *Hester Blount* when I told her.

"What do you work for, M[illegible]

[illegible] of the tender emotions of which you question me, in my way I am a bit of a sentimentalist. For China and the game, [illegible]

S[illegible] scuffle.

"I am very sorry for you," said the woman of the *Hester Blount*.

"I thank you," I responded. [illegible] are gone in the morning [illegible] that luck and happiness go [illegible] T[illegible]

facing the door)

I turned slowly.

Bad-Lands McKinney stood in the doorway, a pistol leveled at me.

"Don't shoot!" cried Cassie Cook.

My stomach became as ice.

"Don't shoot!" she cried again. "If [illegible] for me I'll all be here in half a second."

She came and stood in front of me, her [illegible]

"Cassie," wailed Bad-Lands, "did you get it?"

[illegible] haunt me. I'm going to be happy com[illegible]

"For heaven's sake, Cassie, get out of the way. I'll shoot now."

Then, to me [illegible] of you."

"Probably [illegible] shooting would be unwise in any case [illegible] hood reach shore. However, there is, of course, nothing to prevent him from attacking me. Therefore—"

[illegible]

"See," said I to the bold-eyed McKinney. "With this knife I can kill her very [illegible] saloon."

Bad-Lands' pistol dropped, and [illegible] face became very white.

"You win," was what he said.

"Come," said I to Cassie Cook. "You will escort me to my cabin. After that you can go your ways [illegible]

A century seemed to pass.

I felt very old and weak. But I held her to me, and I kept my knife at her breast.

[illegible]

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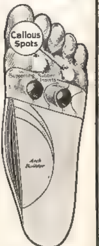
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Wizard Arch Builder and Callus Remover

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Instantly she pulled the door to, locking it. But my sigh of relief was never uttered, for, by some incredible piece of [illegible] had managed to seize my [illegible] sleeve in which the seal of Empire lay, and closed the cabin door upon it.

I realized this in one wave of defeat as [illegible]

[illegible] beat upon the door in my poor frenzy, and pronounced curse upon the gods who had failed me.

"I don't think they will hear you, Mow Foo," said the woman, as she sliced my sleeve off. "But, at any rate, your friend Kwan Cho's laughing, laughing—laughing fit to kill himself!"

Thus was I, Mow Foo, outwitted, flimflammed (as you say), bamboozled (no less), by that person of no consequence, the yellow-haired woman of the *Hester Blount*.

Thy daughter, Kwan Cho, is obnoxious [illegible]

FROM my teak chest with the silver hatches carved over with the dragon of Fes, I drew forth this day (it was the Sunday following the visit of the woman of the *Hester Blount* to my laundry) my [illegible] coat with the half invisible figure [illegible] Pekin lotus woven in to sheer silk [illegible] none better was ever put out by [illegible] makers of Shan Lung), and my best trousers, donned but once in these ten years past, then on the occasion of the death anniversary of the founder of our house, Ku Lot Fow [illegible] Canton muslin I found, likewise [illegible] taste and a vest of some elegance. My feast-day tortoise spectacles I took from their case. Then—for I am not without my humor—I smiled to myself at my folly.

At the bottom of my chest [illegible] search among many objects, I came [illegible] a small lacquer box with a broken l[illegible] which I looked at lengthily and with me[illegible] after which I filled it with lichee nuts, succulent Yen Lo, pineapples preserved in apple juice, tangerines boiled in chrysanthemum honey, and pomegranate seeds [illegible]ed on sandalwood. Over it I tied a handkerchief of fine Korea silk.

We of the Ku Lot Fow house do not pay visits empty-handed, even when we call upon our enemies.

[illegible] had, you should know, decided [to] accept the invitation of the woman of the *Hester Blount* to look-see her.

I made no attempt, however, to remend with solder the broken hasp of [illegible]

[illegible] woman and the carving-knife of that [illegible] twelve years ago came Kwan Cho's night.

Carefully I dressed myself, as befits one calling upon an enemy. For my ablutions I purchased sweet-scented soap at the corner apothecary's. Such preparation greatly excited the Fan Singese Number Two. He scorched a petticoat belonging to the rich widow of the grocer Klein (for which later I paid indemnity of seven dollars, though she wanted ten) [illegible] watching me obliquely.

"Can it be that he is to be [illegible] [Num]ber One. [illegible] to hear, however. [illegible] Mow Foo, [illegible] tion of the woman of the *Hester Blount*? [It] is a sin which only those very long upon the wheel can lay pride to not [illegible] in some measure, large [illegible] old it is doubly to be [illegible] have so little left of life in which to find life, the old!

Thus, dressed in my best, I climbed [the] hill to call on Mr. and Mrs. McKinney in their "white house with the green fence—the house with the pretty garden." The street was full of the pleasant evening fragrance of late summer flowers and the hum of conversation carried on amiably from porch to porch, the laughing exchange of the small happenings of the day.

It all reflected a pleasing essence of [illegible] not too ambitious, of people well [cont]ent in life.

The McKinneys' selection of such an environment I set down as reversion to [illegible] borated his estimate. She was watering her flowers—she had multitudes of them, phlox, zinnias, heliotropes, tea-roses, and holly-hocks—and singing to herself under her breath in the way of [illegible] time of seeking is past.

[illegible] sprayed a [illegible] sky. They saw me as I turned in at their gate, and together they welcomed me. Manlike, the strong grasp of his hand hid [e]mbarrassment (his leanness had gone [—]a thick-set chap he had become—fleshy, solid, a veritable citizen!). But her greeting held only a pleasant, hospitable [illegible]

I made talk of the flowers. "They are very beautiful, your flowers, madam."

She flushed with pleasure: "Yes, aren't [they]?"

"And they are all United States flowers, too, you see," said he. "No lotuses or sacred chrysanthemums."

The[y] ushered me into the house and [illegible] eyes; and as she in her happiness pointed out this and that, while he fetched me [illegible] betrayed me, for here was Luck, Chance, Destiny—what you will—acting for the ultimate good of the greatest number.

In vain I sought a trace of Cassie Cook or Queen of Sheba in the woman who sat [illegible] and the spirit, save energy battling a condition."

[illegible] design, or fate [illegible] it is good working out of evil; good cheating in the fight to win; the travail of the seed turning to the lig[ht].

I DINE with the McKinneys once a week now. He has developed a philosophic streak which it is my pleasure to prune and cultivate. I talk to him of statecraft and internationalism and the impellent forces that drive mankind. We discuss the great war which [illegible] and the malignant [illegible] as a sage [illegible] counsel. [illegible] my laundry; for, as I have boasted once before, in all this place there is no washing shop so gentle to fine linen as this of mine. The heart of my old age is warmed [by my fr]iendship with Mr. and Mrs. McK[inne]y. But in mutual, unspoken assent, in tacit understanding, we never allude to the *Hester Blount*.

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Putting Your House in Order

Continued from page 7

or indirectly. Can he convey it to his wife so that she can make effective deed without his signature? There the trail divides. In New York, Smith may make a deed direct to his wife, and she then may sell, and make her deed without his joining. Blank deeds may be procured cheaply.

It is wise, however, for Smith in this instance to consult a lawyer.

In States where the law forbids the transfer of real estate directly from husband to wife, it will be necessary for Smith to deed his lot or house to his sister or some other relative, she in turn deeding it, if necessary, to his wife. All this is somewhat involved, and really merits a lawyer's practised hand.

As to Personal Property

HAVING thus properly arranged, according to the idiosyncrasies of respective States, for the proper disposition of his real estate, Smith now sees fit to deal with his personal property. He does this by assignment, bill of sale, and general conveyance. Let an effective combination be arranged of a power of attorney with an absolute assignment. If Smith passes up the power of attorney, his assignment would begin as follows:

I, George Westinghouse Smith, of No. 1 Wood Terrace, Borough of Bronx, Bronx County, New York, do hereby sell, assign, and transfer to my wife (or sister or mother, as the case may be), of the same place, all the following goods and chattels, wares, merchandise, and choses in action, to have and to hold to her, her executors, administrators, and assigns to her and their own use and benefit forever:

This preface (which, by the way, requires no recital of $1 or any other consideration, since a man may assign anything he has without receiving any consideration—may give it away to whom he pleases) he follows with a list of the property assigned—as hereinafter set forth. This he would execute in the same manner as that in which he executed the power of attorney.

His wife or sister or mother, therefore, becomes the owner of all his personal estate. If he own stock in a corporation, he may transfer the stock on the books of the company, or his wife or sister may indorse the checks under the power of assignment and deposit them in bank.

Let us digress here, for a moment, to mention views held by various George Westinghouse Smiths relating to the arrangement of their own affairs. One Smith, who had nothing but a bank account, having turned all his other holdings into cash, and whose bank account ran up to more than $3000, merely drew and signed thirty checks, each for $100, and each drawn to the order of his wife. This to him seemed a simple solution of the whole matter, and it hadn't cost him a penny to work it out. His wife was frugal. He had a safe place in which to keep the checks. The bank was sound.

"Easy as rolling off a log," boasted this Smith, "and not a lawyer's finger in the pie. I don't even have to make my will."

The scheme was simple, and it was easy—until Smith died, or until the continuance of his life became uncertain. This Smith did not know: that no bank will cash a dead man's check. If his wife had cashed one $100 check on October 1, 1917, and shortly thereafter Smith had left his local camp for parts unknown, the friendly bank teller would want some proof that Smith was still alive. And if that was not forthcoming Smith's wife would find herself with $2900 worth of checks she could not use. She could not administer on his estate, because in all probability he was still alive. She could not draw her own check, because she had no account. She held no assignment, and she was not a partner in a joint account. Smith had adopted the simplest possible method of blocking his own purpose.

A Case of Over-Precaution

AGAIN, another Smith felt sure that he must have his wife formally and legally appointed guardian of their children. He was over-precautious. The natural guardian of children is the father. In case of his absence, the mother. This guardianship can not be taken away—it is the prior right, growing out of the primitive duty to protect the child. So long as the mother lives, no formality is needed to make her the perfect natural guardian of the persons of her children.

As has been stated, it is not the writer's object to give Smith specific advice in any specific matter, nor to direct him as to any specific situation. The point is to let him know what he ought to think about—to send him to a lawyer if he ought to go to one; and, in particular, to bring to mind the following queries:

1. What effect is my absence from my home going to have upon my personal affairs, even though my whereabouts are known and it is certain that I am still alive?
2. What effect is my absence going to have, particularly when my whereabouts are uncertain, and I can not be reached?
3. What effect will follow the uncertainty as to whether I am alive or dead? (For this situation is one infinitely more difficult to deal with than where death is a fact ascertained beyond a doubt.)
4. What effect will my return have, disabled or incapacitated from personal attendance upon business?
5. What will be the effect of my death?

The careful consideration of these queries will, as aforesaid, ease many a man's mind—smooth many a woman's path.

This is the Place Where—



IT was in a wooden shanty on the site now occupied by this stone house on De Koven Street, Chicago, that the widow O'Leary's cow—so runs tradition—kicked over the lamp that started the great Chicago fire of 1871. Whether or not it was the cow that put her foot in it, the most destructive fire ever known started here. It burned over three and one half square miles, destroying 17,450 buildings, killing 200 persons, and rendering 98,500 homeless.

The tablet on the building reads:

THE GREAT FIRE OF 1871 ORIGINATED HERE AND EXTENDED TO LINCOLN PARK.

Not a word of blame for the widow O'Leary, not a reproach for the cow. But Chicago dates all things from the time of the "great fire."

How I Sold My Property

A Successful System for Finding Cash Buyers

THIS is a short tale about a quick sale.

It tells of a modern method of selling property without paying big commissions to agents.

It tells how this System sold my property—and how it can do the same for you.

The property I wanted to sell was badly run down and I had no money to spend in repairs. It had been in an agent's hands for many months without results and I was very much discouraged.

Fortunately for me, about that time I heard of the Simplex Plans for Selling Real Estate that had just been brought out by a New York publishing house. These I secured, and much to my delight I found they contained *seven definite plans* for selling just such a property as mine. Selecting from these seven plans the one that seemed best for me to use, I put it into operation, with the following successful results:

Within three days I had eighteen people interested in my property, and within two weeks I made a satisfactory sale, having received three cash offers and two offers of exchange.

And, what is of the utmost importance, the cost of advertising and selling my property by the Simplex System was *less than $15*, whereas, if I had followed the agent's advice, I would have been compelled to spend $500 in repairs, and pay him $125 commission when he made the sale.

And my experience seems to be the same as others who have used this System. Here is what a few of them say: "Sold my property in 10 days. Recommend your method."—*Wm. H. Cartland, Mass.* "Sold my property for cash. Your Plan is the quickest I ever saw."—*Johnson String, N. J.* "Sold my farm in a short time and for cash."—*Mrs. L. A. Childs, Minn.* "Your method of finding cash buyers is without a peer."—*Benj. Lloyd, Calif.* "Sold my property when every other method failed."—*Jno. O. Brown, Pa.*

If you want to find a quick, cash buyer for your real estate, you should get and follow the Simplex Selling Plans at once. They are complete, simple and practical, and are for selling homes, farms and building lots anywhere in the U. S. The best evidence of the success of this System is the fact that it has already sold more than 5,000 properties in the 48 States.

If you will write to the publishers at once you can share in their special free-examination offer. *Send no money.* Just sign and mail the coupon and a complete set of these successful Plans will be sent to you by parcel post. You can then examine them in your own home without cost or obligation. Then if you want to keep and use them send the publishers $5 in full payment for them. If you do not wish to keep them, simply return them and you will owe the publishers nothing.

As this special free-examination offer may be withdrawn at any time, better fill in, cut out and mail the coupon right now to THE SIMPLEX CO., Dept. I, 1123 Broadway, New York.

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You may send me a set of the SIMPLEX PLANS FOR SELLING REAL ESTATE for free examination. Five days after I receive them I will either send you $5 in full payment or remail them to you. I agree not to show them to anyone unless I keep them.

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Address .....



better duds

On the level, when you hit the boss for a bigger job, and he gave you the once over—sized you up from your number ten AA's to your Titian mane—didn't you sort of a wiggle and squirm when you thought of your "make-up?"

There are times when the make-up counts. Clothes do not make a man, true enough—but they play their part—and a big one. You simply can't get away from it.

Dress the part, old man, and you will find that you have a new tendency to live up to your appearance.

What's that? You haven't the price?

Don't say that again! Join The Cash-In Club!

In The Cash-In Club there are spare dollars paid for spare moments just like yours.

Members of The Cash-In Club all wear better duds.

There is a place for *you* in The Cash-In Club.

If you want to know all about it, use the "Show Me" Coupon below. Cut it out and mail it at once.

Jim Pepper

"Show Me"

Mr. JIM PEPPER, *Secretary*
THE CASH-IN CLUB
381 Fourth Avenue
NEW YORK, N. Y.

I wouldn't mind wearing some better duds, myself. Show me how by joining The Cash-In Club I can make a little spare cash during my spare time.

Name .....

St. Address .....

City ..... *State* .....

Nov. 26, '17

Why I Employ Cripples

OBSERVING about the city the large number of middle-aged men selling newspapers, men of wide experience and seeming ability who were unable to secure a man's job because of the loss of a leg or because they were crippled in some other way about the lower part of the body, I wondered if they could not be made into good workmen in the bolt business.

My thoughts had been directed to this channel through an interview with the secretary of the State Employment Bureau of Philadelphia. I wanted boys for the factory, and was told that, through the operation of the continuation school and child-labor acts, boys were almost unprocurable. It was suggested that I try a cripple, and I did.

William Dressner was the first man hired as an experiment. Incapacitated for work of most kinds by the loss of a leg, he had been eking out an existence doing odd jobs. He was put to work threading bolts—work that had been done entirely by boys before this. Having back of him the rebuffs of many years, the new man went to work with a will, his "peg leg" being no handicap to him in a sitting-down job.

In a few days I was back at the employment bureau looking for more cripples. Duncan Maxwell, crippled in both legs, and Vincent Salutish, who was unable to secure work because of his age (seventy-two years), were added to my force. In a short time, considering their inexperience with the work, they were doing remarkably well.

By ones and twos, others handicapped by the loss of a limb, twisted with spinal meningitis, and crippled in many other ways, were tried at the work. They have all made good. In proof of this, I may say that the services of a foreman have been dispensed with. The handicapped men are so eager to work that supervision is not necessary.



Mr. Mack congratulating two of his crippled workmen who are winning back their places in industry. Mr. Mack's smile tells a story of sympathy that he entirely forgets to mention in his plain tale of an employer's experiment.

Stationed at their places, with the stump of a leg or a twisted foot hanging below the rung of a chair, the "handicaps" are turning out perfectly threaded bolts with great speed. The men are all earning their living and in a short time will become experts. Unlike some of their predecessors, they do not loaf on the job. And they come to work on Monday morning as full of vim and enthusiasm as on any other day.

Francis W. Mack.

At What Age Should a Girl Marry?

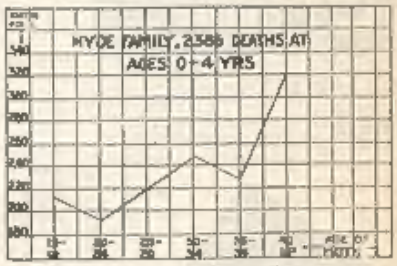
EVERYBODY knows that there is a growing tendency among women of the most intelligent type to postpone the age of marriage and motherhood, says the *Journal of Heredity*.

"Whereas most women marry between 20 and 25, graduates of women's colleges most frequently marry between 25 and 30. Miss M. R. Smith calculated the average age at which college alumnæ wed as 26.3 years. This means that to offset the considerable number who marry as soon as they graduate, there are many who do not marry until the age of 30 or after.

"Feminists without adequate scientific training have tried to create an impression that the children of young mothers are inferior, while the best children are those born to women who have reached a certain maturity."

To find out whether this theory will hold water, Alexander Graham Bell recently made an investigation of the Hyde family in the United States, tabulating all the deaths of infants in the family for several generations. He found 2,386 babies who had died under four years of age. He then investigated the age of the babies' mothers in each case, and prepared the chart shown above. As the age of the mother advances, the percentage of infant deaths rises also, until the death rate for children of the oldest group of mothers is about 50 per cent greater than that of children of young mothers.

The mothers of twenty years of age and younger seem at first to form an exception; that is, the line of death percentages declines. The chart shows that the baby of a mother 20 years old has a better chance of living than the baby of a mother of 18. But common sense would immediately assume that deaths of babies or infants born of mothers so very young would be greater because of the lack of training and experience of the mothers.



Figures at bottom of chart indicate age of mother. Notice how percentage of babies' deaths rises as age of mothers increases.

Of course the investigation is not absolutely conclusive. Poverty may be a contributing cause. Poor mothers may succeed in their early years with their children because they would have only a few to care for; while the mothers at the age of 35 or 40 would have a larger number and too little income with which to provide for new arrivals. This argument, Dr. Bell believes, can hardly carry much weight with the Hyde family, which seems to have been fairly well-to-do.

The conclusion, therefore, based on Dr. Bell's investigations, seems to be that "the age of the mothers at the birth of her children has a marked influence on their vitality; that, as measured by infant mortality, the best age for a girl to marry is probably between 20 and 25; and that every year a woman delays child-bearing after the age of 25 is penalizing her children."

Being a "Bull on the Country"

By CHARLES R. BROWN

"MY first bank account was $3.20, at the age of nine. I have saved ever since. I would be just as unhappy in not saving money every month as I would be in losing my chance for three meals a day. In fact, I should eat only two meals a day, if it came to that deprivation, to save money."
WILLIAM R. COMPTON.

IN my recent discussion of the effects of peace on investments I referred to the late J. P. Morgan's cryptic saying that "a bear on this country will go broke." Not very elegant diction, it is true. But it is clear, businesslike, and goes to the very root of wealth accumulation. It is the corner-stone of the "Corner House"—which is the Wall Street name for the Morgan Building.

What reason is there for remembering and putting trust in that remark to-day?

In the first place, let us recall that for all practical purposes we have, as a direct result of the war, cleared off the huge debts that for generations have been owing to creditors in foreign countries. We have been able to buy back the billions of dollars' worth of bonds and shares that made possible the building of our railroads in what then were wildernesses. More than $5,000,000,000 worth of our securities have been repurchased from abroad; and the hundreds of millions of dollars that formerly went over to foreign holders in the form of dividends and interest charges now are distributed at home.

Not alone have we paid our debts, but we have completely turned the tables. We have lent our former creditors much more than we owed them, and it is they who are now paying interest to us on perhaps $8,000,000,000, or, at an average of 5 per cent, something like $400,000,000 a year. Foreign governments, municipalities, etc., borrowed from our investors, before our country participated in the war, fully $5,000,000,000. Since then our Treasury has lent to what are now our Allies substantially another $5,000,000,000, and legislation that already has been enacted provides for $4,000,000,000 additional within the fiscal year.

All this means just so much additional interest to American investors; for our government sells its bonds or notes to our own people in order to obtain the funds it is lending our associates in the war.

Since the war began, our imports of gold, after deducting exports, show a net balance in our favor of $1,851,724,000. We have to-day a very large proportion of the world's actual supply of gold. Figures such as these are so colossal as almost to baffle the ordinary imagination. But, as they are on the right side, they must be remembered at this the formal Thanksgiving season.

Then again, all forms of our national life have found new impulse. Our farmers have been favored with huge crops; our factories, too, have been making corresponding profits in which labor has participated. Meanwhile we are making such great progress in shipping that we are assured of a leading place upon the seven seas, and are ever improving our position as an exporter of all classes of goods needed abroad.

The war has not changed fundamentals. Continue to be a "bull on the country": its resources as yet have only been scratched. The war may be regarded merely as a painful attack of "growing pains" marking our national entrance upon full development. Make your money work on this basis.

Rounding Up New Money

It's what you save,
Not what you earn,
That makes you rich.

THIS heading to the advertisement of a Philadelphia trust company caught the eye of a man who had been reading in EVERY WEEK the little stories of thrift related by members of the magazine's big family, so he sat right down and wrote out his own plan of making two dollars grow in the family bank account where but one had grown before. He says:

"The plan I follow is simplicity itself. As you are doubtless aware, the government is issuing dimes, quarters, halves, and dollars of new design. I save all the new silver money that comes my way. I started about the first of April, and the result has been as follows:

DATE	ON HAND	DATE	ON HAND
April 8	$2.00	June 4	$7.05
April 10	2.10	June 11	7.95
April 15	2.45	June 16	8.55
April 22	2.65	July 4	9.55
April 26	2.75	July 6	9.80
April 28	3.10	July 11	11.15
April 29	3.35	July 13	11.25
May 3	3.65	July 16	11.55
May 5	3.90	July 21	12.00
May 12	4.70	July 28	13.00
May 17	4.90	July 29	14.20
May 22	5.00	August 2	14.30
May 23	5.60	August 4	14.55
May 29	6.35	August 7	14.90
June 3	6.70	August 8	16.10

"I give this as another instance of the accumulation of small sums of money. If the coins had not been slipped into my vest pocket as they came along, and later transferred to the envelop holding the 'fund,' they would have gone the way of most dimes and quarters."

Free Booklets You May Have for the Asking

On the motion of Senator Sterling of South Dakota, Mr. John Muir's analysis of the use of the partial payment plan for the purchase of securities has been printed as a United States Senate Document. Copies may be had on application to John Muir Company, 61 Broadway, New York City.

In this period of financial readjustment bankers and business men require clear and concise information concerning important events. This may be obtained by consulting the *Bache Review*, which is widely known for its sound and unprejudiced opinions on financial matters. Copies will be mailed free on application to J. S. Bache & Company, members of New York Stock Exchange, 42 Broadway, New York City.

The Citizens Savings and Trust Company, Cleveland, Ohio, has for years conducted a successful banking by mail business, paying 4 per cent interest on accounts of one dollar or more. Write the company for a free copy of booklet "P" giving full details of this plan.

When confronted with a mass of technical and statistical information concerning stocks and bonds, have you ever wanted a terse and readable publication with honesty and ability in which you could have confidence? *The Odd Lot Review*, published weekly, aims to fill this field. Sample copies will be sent on request to the Odd Lot Review, Inc., 61 Broadway, New York City.

First farm mortgages are being sought by a steadily increasing number of conservative investors nowadays. An attractive list of offerings of this kind is issued regularly by the Oklahoma Farm Mortgage Company, of Oklahoma City, which will furnish literature free on request. Ask for list No. 206.

Their booklet, "We're Right on the Ground," outlining in a comprehensive way the advantage of farm mortgages as a safe investment, won for E. J. Lander & Company, Grand Forks, North Dakota, third prize in the contest at the recent St. Louis Convention of the Associated Advertising Clubs of the World. Offered free to readers of this magazine.

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